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Overview of the 1999 Survey of Spouses of Active Duty Personnel



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OVERVIEW OF THE 1999 SURVEY OF SPOUSES OF ACTIVE DUTY PERSONNEL

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DMDC would like to extend our appreciation to the thousands of military Service members and their spouses who took the time to participate in the *1999 Survey of Active Duty Personnel* and the *1999 Survey of Spouses of Active Duty Personnel* and to inform us of their attitudes and opinions.

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Data preparation were performed at Westat and are reported in report references.

OVERVIEW OF THE 1999 SURVEY OF SPOUSES OF ACTIVE DUTY PERSONNEL

Executive Summary

This report provides an overview of results obtained from the *1999 Survey of Spouses of Active-Duty Personnel*. This survey was administered between November 1999 and April of 2000 to a sample of almost 39,000 spouses of Service members (including Reservists on active duty) below the rank of admiral or general, with at least 9 months of service. Over 16,000 eligible spouses returned usable surveys representing an adjusted response rate of 51%, which is typical for large-scale surveys of DoD military members and spouses. The data reported here were weighted to represent the married military population as of November 1999. (Complete details of the survey development, sampling, administration, and dataset creation are reported by Wright, Williams, and Willis [2000b] and Wright, George, Flores-Cervantes, Valliant, and Elig [2001] and complete details of response rates and weighting are reported in Flores-Cervantes and Valliant [2001]).

This report is organized into seven chapters. Chapters 1 and 2 provide background information on the history of the survey, survey administration procedures, and analytic methods used in the report. Each subsequent chapter focuses on a different survey topic with findings presented for subgroups defined by member's Service, paygrade, and location. These topics are as follows:

- Chapter 3, *Demographic Characteristics of Military Spouses*, focuses on characteristics of military spouses, residence, and family and household.
- Chapter 4, *Spouse Perception of Military Life*, focuses on spouse satisfaction with military life in general and with various specific components of military life, spouse concerns while the member is away, military versus civilian opportunities, and spouse support for staying or leaving the military.
- Chapter 5, *Quality of Life Programs and Services*, focuses on military households' use of quality of life programs including childcare programs, spouse satisfaction with aspects of health care and ratings of various aspects of schools.
- Chapter 6, *Employment*, examines spouse employment and comparisons to national rates, length of time to find current job, use of skills and training, contribution of income, and problems in looking for and holding a job.
- Finally, Chapter 7, *Financial Position of Military Households* examines items such as household income, personal debt and savings, saving habits, financial support received from government programs and any financial problems reported by members.

A summary of findings from each of these chapters follows.

Demographic Characteristics of Military Spouses

Chapter 3 describes the demographic and Service-related characteristics of the spouses and households of active-duty members.

- ***Characteristics of Spouses.*** On average, spouses were 32.5 years of age and had been married 6 years. The majority classified themselves as White-Not Hispanic (67%), had at least some college (77%), were citizens by birth (87%), and spoke English as their native language (86%).
- ***Households.*** The majority of spouses lived stateside (87%), in off-base housing (70%), and had been at their current residence for more than 1 year (61%).
- ***Families.*** On average, families included 2 children, average age 5.7 years, and the majority of the youngest school-aged children attended public schools off base (60%).

Spouse Perception of Military Life

Chapter 4 examines spouses' overall satisfaction with the military way of life, satisfaction with different components of military life, concerns while the member is away, military versus civilian opportunities, and spouse support for staying or leaving the military.

- ***Overall Satisfaction with Military Way of Life.*** Overall, the majority of spouses (56%) were satisfied with the military way of life, but one-in-five (21%) were dissatisfied.
 - Army (54%) and Navy (52%) spouses were the least likely to be satisfied overall (58-61%).
 - Within officer (64-71%) and enlisted (43-63%) paygrade groups, spouse satisfaction tended to increase with paygrade.
- ***Satisfaction with Aspects of Member's Military Job.*** There were 37 components of military life that were grouped into four general categories: military career, military pay and allowances, family support, and healthcare.
 - ***Member's Career.*** Consistently across Service, paygrade, and location, spouses were more likely to be satisfied with job security (78%) than any other aspect related to member's military careers (21-65%).
 - Satisfaction with aspects of military career tended to increase with paygrade.
 - Spouses overseas were less likely to be satisfied with deployments (21% vs. 25%), members' workload (24% vs. 28%), and the quality of leadership (35% vs. 39%).

- **Pay and Benefits.** Overall, spouses were less likely to be satisfied with aspects of member's military pay and benefits (23-37%).
 - Spouses of Army and Air Force members (both 31%) were less likely to be satisfied with other retirement benefits than spouses of members in other Services (38-44%).
 - Overall, spouses of commissioned officers were more likely to be satisfied with basic pay (O1-O3, 48% and O4-O6, 50%) and the special and incentive pay (O1-O3, 39% and O4-O6, 44%) than spouses of Service members from other paygrades (19-35% and 22-33%, respectively).
- **Family Support and Healthcare Programs.** Over half of spouses were satisfied with military healthcare programs (52-64%) but only 25% of spouses reported they were very satisfied/satisfied with acceptable and affordable childcare.
 - Spouses of Marine Corps members were more likely to be satisfied with the medical care for their family (62% vs. 51-57%).
 - Overall, spouses of junior enlisted (E1-E3, 72%) were more likely to be satisfied than spouses of other paygrades with medical care for the Service member (54-64%).
 - Spouses overseas (29%) were less likely to be satisfied with their employment and career opportunities than spouses living in the 50 States or District of Columbia (37%).
- **Concerns while Service Member is Away.** Over 75% of spouses reported that the Service member had been away in the previous 12 months. Top concerns while the Service member was away were household repairs/yard work/car maintenance (50%) and member's ability to communicate with the family (36%).
 - Spouses of Air Force members (29%) were less likely to be concerned with Service members' ability to communicate with family (36-40%).
 - Spouses of junior enlisted (E1-E3, 45% and E4, 40%) were most likely to be concerned with managing expenses and bills (14-32%).
- **Civilian and Military Opportunities.** Overall, the majority of spouses were more likely to rate opportunities for personal time (69%), member and personal employment (57-63%), and overall quality of life (51%) as being better in the civilian world. In contrast, at least half of the spouses rated opportunities concerning vacation time (67%), health care benefits (59%), retirement benefits (57%), education (56%), and sense of pride (50%) as being better in the military.
- **Support to Stay or Leave the Military.** Overall, the majority of spouses (59%) favored staying in the military.
 - Spouses of Coast Guard members (68%) were the most likely to favor staying (57-61%).

Quality of Life Programs and Services

Chapter 5 describes spouse's responses concerning the availability and use of quality of life programs, as well as, use of childcare arrangements, spouse's satisfaction with aspects of health care and ratings of various aspects of schools.

- ***Availability and Usage of Quality of Life Programs.*** Overall, the majority of spouses reported that on base quality of life programs were generally available (87% and above). Spouses indicated a higher monthly household usage of fitness centers (5.9 times), commissaries (7.3 times), and main exchanges (6.9 times) than other quality of life programs (0.8 – 2.4 times).
 - Spouses of both junior (O1-O3) and senior (O4-O6) commissioned officers reported household members used bowling centers (both 1.2 times vs. 2.0-2.3 times), commissaries (6.1 and 6.2 times vs. 7.2-7.8 times), and main exchanges (5.6 and 5.8 times vs. 7.0-7.3 times) less frequently than did enlisted households.
- ***Use of Childcare Programs.*** Analysis of childcare arrangements revealed spouses were more likely to use a friend or neighbor (55%) or their family (48%) than any other on or off base childcare arrangement (1-23%).
 - Spouses of both junior (O1-O3) and senior (O4-O6) commissioned officers were more likely to use a sitter, nanny, or au pair (39% and 41% vs. 13-22%) and preschools off base (22% and 25% vs. 6-14%) than spouses of Service members of other paygrades.
 - Spouses overseas (11 – 31%) were more likely to use on base childcare programs (5 - 16%).
- ***Satisfaction with Aspects of Health Care.*** Spouses (58%) were more likely to be satisfied with out-of-pocket costs than all other aspects of health care (33-52%).
 - Spouses of Marine Corps members (64%) were more likely to be satisfied with out-of-pocket costs than spouses of other Service members (49-59%).
 - Spouses overseas (28%) were less likely to be satisfied with the availability of specialists than spouses in the 50 States or District of Columbia (33%).
- ***Ratings of Various Aspects of Schools.*** The examination of spouse ratings of schools revealed that more spouses rated academic programs (68%), safety (66%), and overall quality (67%) as excellent/good than other any other aspects of schools.
 - With the exception of special education programs, more spouses in the 50 States or District of Columbia (53-70%) rated all aspects of schools as excellent/good than did spouses overseas (44-61%).

Spouse Employment

Chapter 6 discusses spouse employment rates and describes responses to other employment issues including length of time to find a job, use of skills and training, contribution to total monthly gross household income, and problems in looking for or holding a job.

- ***Spouse Employment.*** Overall, spouses of active-duty Service members (35%) were more likely to be out of the labor market than individuals in the United States married population (16%). When analyzing the unemployment rate for military spouses specifically in the labor force, the spouses were three times more likely to be unemployed and looking for work than individuals in the United States' married population.
 - Spouses of Coast Guard members (58% vs. 47-51%) were more likely to be employed in civilian jobs while spouses of Air Force members (16% vs. 5-10%) were more likely to be in the Armed Forces than spouses of other Service members.
- Spouses of commissioned officers (O1-O3, 43% and O4-O6, 49%) were more likely to be out of the labor market than were spouses of Service members of other paygrades (29-37%).
 - Spouses overseas (42%) were more likely to be out of the labor force than spouses in the 50 States or District of Columbia (34%).
- ***Length of Time to Find Current Job.*** Almost half of spouses (49%) located their primary job in less than 1 month.
 - Fewer spouses overseas (44%) found their primary job in less than 1 month as compared to spouses located in the 50 States or District of Columbia (50%).
- ***Use of Skills and Training.*** More than half of spouses (58%) reported that their current primary job allowed them to use their skills and training to a large extent.
 - More spouses within the 50 States or District of Columbia (59%) used their skills to a large extent than did spouses overseas (48%).
- ***Contribution of Total Monthly Gross Household Income.*** Two-in-five spouses (41%) reported making a major contribution to their monthly household gross income.
 - Spouses overseas (32%) were less likely to indicate making a major contribution than spouses in the 50 States or District of Columbia (42%).
- ***Problems in Looking for or Holding a Job.*** Almost half of spouses (45%) reported finding affordable childcare as a major problem in looking for or holding a job.

- Spouses of junior enlisted members were more likely to have major problems finding affordable childcare (E1-E3, 57% and E4s, 56% vs. 25-48%) and arranging transportation to and from work (E1-E3, 19% and E4s, 14% versus 2-8%).
- Spouses overseas (33%) were more likely to have major problems in finding a job relevant to their career aspirations than spouses located in the 50 States or District of Columbia (22%).

Financial Position of Households

Chapter 7 presents the financial position of military households using the following indicators: average income, debt, and savings, saving habits, receipt of financial support from five government resources, and experiences with 14 types of financial problems.

- ***Income, Debt, and Savings.*** Overall, the average monthly gross household income indicated by spouses was \$4,183, their average personal unsecured debt was \$7,022, and their average savings was \$14,981.
 - Within DoD Services, spouses of Air Force members, where percentages of officers is higher, reported the highest average income and savings, while spouses of Marine Corps members, where percentages of junior enlisted (E1-E4) members is higher, reported the lowest average savings and personal unsecured debt.
 - Spouses of E7-E9 and W1-W5 members reported a higher average of personal unsecured debt while spouses of E1-E3 members had the least amount of personal unsecured debt.
- ***Saving Habits of Military Households.*** Overall, 3 out of 4 households (74%) had some sort of savings plan.
 - More Air Force households (44%) saved regularly by putting money aside each month than did households from other DoD Services (34-38%).
 - More households overseas (46%) saved regularly by putting money aside each month than did households in the 50 States or District of Columbia (38%).
- ***Households Receiving Financial Support from Government Programs.*** Overall, 14% of households received financial assistance from Women, Infants, and Children (WIC).
 - A higher percentage of Marine Corps households (21%) received financial support from WIC than did households from other Services (10-16%).
- ***Financial Problems Experienced by Households in Past 12 Months.*** The majority of households (69%) had not experienced any of the listed financial problems in the past 12 months.

- Air Force households (77%) were more likely to report having no problems than households from other Services (63-72%).
- ***Financial Condition of Households.*** Over half (52%) of spouses described their household financial condition as being very comfortable and secure or able to make ends meet without much difficulty.
- Spouse overseas (61%) were more likely to describe their household financial condition as being very comfortable and secure or able to make ends meet without much difficulty than spouses in the 50 States or District of Columbia (50%).

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OVERVIEW OF THE 1999 SURVEY OF SPOUSES OF ACTIVE DUTY PERSONNEL

Chapter 1: Introduction

The 1999 Active Duty Surveys (ADS) continues a line of research begun in 1969 with a series of small-scale surveys administered approximately every two years. These surveys were expanded in 1978 to provide senior Department of Defense (DoD) officials with information about both members and spouses (Doering, Grissmer, Hawes, and Hutzler, 1981). The DoD also conducted large-scale surveys of active-duty members and spouses in 1985 (Hunt et al., 1986) and 1992 (Westat, 1993, 1994a, 1994b). The 1999 ADS are a set of mail surveys sponsored by the Office of the Assistant Secretary of Defense for Force Management Policy (OASD [FMP]) with particular interest in analysis by the Offices of the Deputy Assistant Secretaries of Defense for Military Community and Family Policy (ODASD [MCFP]) and for Military Personnel Policy (ODASD [MPP]).

The population of inferential interest for *1999 Survey of Spouses of Active Duty Personnel* consisted of all spouses of active-duty Army, Navy, Marine Corps, Air Force, and Coast Guard members (including Reservists on active duty) below the rank of admiral or general, with at least 9 months of active duty service at the time of survey mailings. The sample frame included only those married members who were on active duty in May 1999, with eligibility conditional on also being on active duty in November 1999. Complete details of the survey development, sampling, administration, and dataset creation are reported by Wright, Williams, and Willis (2000b) and Wright, George, Flores-Cervantes, Valliant, and Elig (2001).

Sampling for the spouse survey was independent of the sampling for the member survey. The sample consisted of 38,901 spouses of Service members. A total of 16,103 eligible spouses returned usable surveys. This represents an adjusted weighted response rate of 51%, which is typical for large-scale surveys of DoD military members and spouses. The data were weighted to represent the married military population as of November 1999, the start of the data collection. Complete details of response rates and weighting are reported in Flores-Cervantes and Valliant (2001).

This report provides an overview of results obtained from the survey of spouses of active-duty members. Chapter 1 provides background information on the history of the survey and describes the remainder of the report. Chapter 2, *Survey Methodology*, provides background on survey administration, analytic procedures used in the report, and the presentation of results. Each subsequent chapter focuses on a different survey topic with findings presented for subgroups defined by member's Service, paygrade, and location. Chapter 3, *Demographic Characteristics of Military Spouses*, focuses on characteristics of military spouses, residence, and family and household. Chapter 4, *Spouse Perception of Military Life*, focuses on spouse satisfaction with military life in general and with various specific components of military life, spouse concerns while the member is away, military versus civilian opportunities, and spouse support for staying or leaving the military. Chapter 5, *Quality of Life Programs and Services*, focuses on military households' use of quality of life programs including childcare programs,

spouse satisfaction with aspects of health care and ratings of various aspects of schools. Chapter 6, *Employment*, examines spouse employment and comparisons to national rates, length of time to find current job, use of skills and training, contribution of income, and problems in looking for and holding a job. Finally, Chapter 7, *Financial Position of Military Households* examines items such as household income, personal debt and savings, saving habits, financial support received from government programs and any financial problems reported by members.

Chapter 2: Survey Methodology

This chapter describes the survey methodology used in this report and for the *1999 Survey of Spouses of Active Duty Personnel*. The first section explains the survey and sample design, survey administration, and data weighting for the survey. The second section describes the estimation procedure and analytic subgroups used in this report. The third section clarifies the approach used in presenting the results for this report.

Survey Design and Administration

Survey Design

Like its predecessors, the *1999 Survey of Spouses of Active Duty Personnel* was designed to provide users with timely, policy-relevant information on the military life cycle. The survey was constructed around a core of questions from previous surveys of DoD members and spouses. The questionnaires focus on the experiences, attitudes, and demographic characteristics of active duty members and their spouses.

A copy of the 20-page, 112-question questionnaire is provided in Appendix A. The survey instrument can be grouped into eight sections:

- *Current Location* – includes questions on current residence, accompaniment of spouse to member's permanent duty station (PDS), current residence, satisfaction with characteristics of current residence, and permanent change of station (PCS) moves;
- *Member's Military Assignment* – includes questions on member's PDS, Service, paygrade, years of service, hours worked, and time away from PDS for military duties;
- *Military Life* – includes questions on civilian vs. military opportunities for spouse and member, volunteer work, satisfaction with aspects of military service, relationships in the military community, and overall satisfaction;
- *Programs and Services* – includes questions on the availability and use of on base and off base services, facilities, and programs;
- *Employment* – includes questions on spouse's employment status, current primary job, reasons for working, problems in looking for or holding a job, category of job or business, and number of weeks and hours worked;
- *Family Information* – includes questions on current marital status, dependents, childcare arrangements, and military health care;
- *Economic Issues* – includes questions on non-military income, total monthly income and expenses, savings and debt; and

- *Background* – includes information on spouse gender, age, education, citizenship, and race/ethnic status.

Sample Design

The population of interest for the survey consisted of all spouses of active-duty Army, Navy, Marine Corps, Air Force, and Coast Guard members (including Reservists on active duty) below the rank of admiral or general, with at least 9 months of active duty service. The sample frame included only married members who were on active duty in May 1999, with eligibility conditional on also being on active duty in November 1999.

Sampling for the spouse survey was independent of the sampling for the member survey. The sample consisted of 38,901 spouses of Service members. A total of 16,103 eligible spouses returned usable surveys. This represents an adjusted weighted response rate of 51%, which is typical for large-scale surveys of DoD military members and spouses. The data were weighted to represent the married military population as of November 1999, the start of the data collection. Complete details of the response rates and weighting are reported in Flores-Cervantes and Valliant (2001).

Survey Administration

Data were collected by mail with procedures designed to maximize response rates. Beginning in late September 1999, an introductory letter explaining the survey and soliciting cooperation was sent to spouses. The introductory letter was followed about 8 weeks later by a package containing the questionnaire and instructions for completing and returning the survey. Approximately three weeks later, a third letter was sent to thank individuals who had already returned the questionnaire and to ask those who had not completed and returned the survey to do so. At approximately 4 weeks, 7 weeks, and 11 weeks after the initial survey mailing, second, third, and fourth questionnaires with letters stressing the importance of the survey were mailed to individuals who had not responded to previous mailings. The field closed on April 17, 2000.

Data Weighting

Data were weighted to reflect the population of interest using a three-stage process to produce final weights. The first step calculated base weights to compensate for variable probabilities of selection. The second step adjusted the base weights for nonresponse due to both inability to determine the eligibility status of the sampled spouse and to the sampled spouse failing to return a survey. Finally, the nonresponse-adjusted weights were poststratified to force estimates to known population totals as of the midpoint of data collection. Further details are reported by Flores-Cervantes and Valliant, 2001.

Analytic Procedures

Estimation Procedures

The *1999 Survey of Spouses of Active Duty Personnel* used a complex sample design that required weighting to produce population estimates. This weighting means that standard statistical software packages may be inappropriate for computing standard errors, variances, or tests of statistical significance. For this report, margin of errors were calculated using SAS 8.0. SAS 8.0 which uses Taylor series expansions for variance estimation. While SAS has a more limited set of statistics available at this time, it can still produce most of the statistics typically reported from survey data.

By definition, sample surveys are subject to sampling error. Standard errors are estimates of the random variation around population parameters such as a percentage or mean. The analysis in this report used margins of errors (95% confidence intervals) to represent the degree of uncertainty introduced by the nonresponse and weighting adjustments. The margin of error is expressed as a plus or minus figure for each subgroup at the bottom of the table columns. The margin of error represents the degree of certainty that the percentage or mean would fall within the interval in repeated samples of the population. Therefore if 55% of individuals selected an answer and the margin of error was ± 3 , in repeated surveyed samples from the population, in 95% of the samples, the percentage of individuals selecting the same answer would be between 52% (55 minus 3) and 58% (55 plus 3).

In this report, pairs of percentage estimates were compared to see if they were statistically significant. When the margin of error of the first percentage estimate overlapped the margin of error of the second percentage estimate, the difference between the two estimates was not assumed to be statistically significant. When the two margin of errors did not overlap, the difference was deemed statistically significant.

Subgroups

Survey results are tabulated in these reports as a total and for subgroups defined by member Service, paygrade category, and location. The assignment of respondents to the various subgroups was based primarily on self-reported data from the survey responses. In cases where the member Service, paygrade and location were missing, data were completed using information from the member's administrative records.

Subgroups were constructed as follows:

- Service is defined by the response to Q16, "In what Service is your spouse?" Observations are assigned to one of five categories: Army, Navy, Marine Corps, Air Force, or Coast Guard.

- Paygrade is based on Q17, “What is your spouse current paygrade?” The original 20 categories are collapsed to seven for analyses: E1-E3; E4; E5-E6; E7-E9; W1-W5; O1-O3; and O4-O6.
- Location is defined by responses to Q12, “Where is your spouse’s permanent duty station located?” Observations were assigned to one of two categories: In one of the 50 States or the District of Columbia; or In American Samoa, Guam, U.S. Virgin Islands, Puerto Rico, or Overseas.

Presentation of Results

Because all differences reported are statistically significant, the use of the word “significantly” is redundant and not used.

The tables and figures in the report are numbered sequentially within chapters. The titles describe the subgroup and dependent variables presented in the table. Most tables contain subgroups across the top, with dependent variables down the side. The numbers contained in the tables are percentages or means with margins of error at the end of the table.

Chapter 3: Demographic Characteristics of Military Spouses

This chapter describes the demographic and Service-related characteristics of the spouses and households of active-duty members. Previous research has found that marital pairing is homogenous, indicating men and women tend to marry individuals with similar demographic and social characteristics, such as age, ethnicity, race, educational attainment, and age (Benokraitis 1993). As a result, the military spouse population shares many characteristics with the active duty military population.

There are three sections of this chapter that assess demographics: characteristics of military spouses, characteristics of residence, and family and household characteristics. A summary of notable findings concerning demographic characteristics of military spouses and households is presented in the final section of this chapter. Complete tables supporting the figures and analysis reported here appear in Deak et al. (2001a and 2001b).

Characteristics of Military Spouses

Military service places unique demands and stresses upon spouses and families. Spouse characteristics can be an indicator of their ability to adapt to military culture.

Average Age of Military Spouses

In order to gauge the age distribution of military spouses, survey participants were asked the following question.

Q104. What age were you on your last birthday?

The military is a young organization with the majority of members in the lower paygrades (E1-E3). Military spouses, like their husbands or wives, also represent a young population, reflecting the homogenous tendency to marry people of similar age (Fields and Casper 2001). Table 3.1 shows the average age of military spouses by member's Service, paygrade, and location. Overall, spouses averaged 32.5 years of age. Spouses of Marine Corps members were younger (29.6 years) than spouses of Service members of the remaining Services (32.5-33.0 years). As expected, the average age of military spouses tended to increase within officer and enlisted paygrades.

Table 3.1***Average Age of Military Spouses by Member's Service, Paygrade, and***

Average Age of Military Spouses (in Years)	
Total	32.5
Total DoD	32.5
Service	
Army	32.6
Navy	33.0
Marine Corps	29.6
Air Force	32.9
Coast Guard	33.0
Paygrade	
E1-E3	23.2
E4	25.4
E5-E6	31.6
E7-E9	38.0
W1-W5	37.5
O1-O3	31.0
O4-O6	40.1
Location	
Overseas	31.9
50 States and District of Columbia	32.6
<i>Margin of error does not exceed (\pm)</i>	0.3

Average Length of Marriage

Survey participants were asked the following question about the length of time they have been married to their current spouse.

Q65. How many years have you been married to your current spouse? (If divorced/widowed, please answer for your last marriage.)

- ***Less than 1 year***
- ***1-5 years***
- ***6-10 years***
- ***Over 10 years***

For purposes of this report, responses were recoded to the category midpoint. Responses in the *Over 10 years* category were set to 10.

The average length of marriage reflects the age distribution of military members and their families. Table 3.2 shows the average number of years military spouses had been married by member's Service, paygrade, and location. Overall, spouses had been married 6.4 years, with spouses of Marine Corps members having been married for fewer years (5.3) than spouses of Service members of the other Services (6.4-6.6 years). As expected, length of marriage increased with paygrade (2.5-8.8 years).

Table 3.2***Average Length of Marriage by Member's Service, Paygrade, and Location***

Average Length of Marriage (in Years)	
Total	6.4
Total DoD	6.3
Service	
Army	6.4
Navy	6.5
Marine Corps	5.3
Air Force	6.6
Coast Guard	6.5
Paygrade	
E1-E3	2.5
E4	3.1
E5-E6	6.3
E7-E9	8.7
W1-W5	8.3
O1-O3	5.4
O4-O6	8.8
Location	
Overseas	6.2
50 States and District of Columbia	6.4
Margin of error does not exceed (\pm)	0.2

Spouse Race/Ethnicity

To assess racial and ethnic diversity among military spouses, respondents were asked the following questions.

Q109. Are you Spanish/Hispanic/Latino? (MARK "No" IF NOT SPANISH/HISPANIC/LATINO.)

- *No, not Spanish/Hispanic/Latino*
- *Yes, Mexican, Mexican-American, Chicano*
- *Yes, Cuban*
- *Yes, other Spanish/Hispanic/Latino*

Q110. What is your race? (MARK ONE OR MORE RACES TO INDICATE WHAT YOU CONSIDER YOURSELF TO BE.)

- *White*
- *Black or African-American*
- *American Indian or Alaska Native*
- *Asian (e.g., Asian Indian, Chinese, Filipino, Japanese, Korean, Vietnamese)*
- *Native Hawaiian or other Pacific Islander (e.g., Samoan, Guamanian, or Chamorro)*
- *Some other race (specify)*

Race/ethnicity is a combination of these two survey questions. Responses were collapsed into five categories: Hispanic, White, Black/African American, All Other Races (Alone) and Reporting More Than One Race. These reporting categories are consistent with Revisions to the Standards for Classification of Federal Data on Race and Ethnicity (1997) adopted by the Office of Management and Budget (OMB) and OMB guidance on aggregation and allocation of data on race (OMB Bulletin No. 00-02, 2000).

Table 3.3 shows the race/ethnicity distribution of military spouses by member's Service, paygrade, and location. The findings indicate that marital homogamy exists in the military as 67% of spouses and 64% of active duty members (Gaines, Deak, Helba, and Wright 2000) reported being White. Spouses of Air Force (75%) and Coast Guard (82%) members were more likely to be White than spouses of the other Service members (63-66%). Among the Services, spouses of Army and Marine Corps members (11% and 13%, respectively) were more likely to be Hispanic than spouses of the other Service members (7-8%). Spouses of Army members (17%) were the most likely to report being Black/African American (4-11%). Spouses of junior and senior officers (O1-O3, 82% and O4-O6, 85%) were more likely to be White than spouses of other paygrades (62-72%).

Table 3.3***Race/Ethnicity of Military Spouses by Member's Service, Paygrade, and Location***

Race/Ethnicity of Military Spouses					
	Hispanic	Not Hispanic			
		White	Black/African American	All other races (alone)	Reporting > one race
Total	9	67	12	10	2
Total DoD	9	67	12	10	2
Service					
Army	11	63	17	7	3
Navy	8	63	11	15	3
Marine Corps	13	66	10	8	3
Air Force	7	75	8	9	2
Coast Guard	7	82	4	5	2
Paygrade					
E1-E3	14	64	12	7	3
E4	13	65	11	8	3
E5-E6	10	62	15	11	3
E7-E9	9	63	14	12	2
W1-W5	9	72	9	8	3
O1-O3	6	82	5	6	2
O4-O6	4	85	5	5	1
Location					
Overseas	12	57	13	17	2
50 States and District of Columbia	9	69	12	8	2
Margin of error does not exceed (\pm)	3	3	2	2	1

Footnote: rows may not sum to 100% due to rounding.

Spouse Education

Survey participants were also asked to report their education level based on the highest degree or level of school they had completed at the time of the survey.

Q105. What is the highest degree or level of school that you have completed? (MARK THE ONE ANSWER THAT DESCRIBES THE HIGHEST GRADE OR DEGREE THAT YOU HAVE COMPLETED.)

- *11th grade or less*
- *12 years of school, no diploma*
- *High school graduate- high school diploma or the equivalent (e.g., GED)*
- *Some college credit, but less than 1 year*
- *1 or more years of college, but no degree*
- *Associate degree (e.g., AA, AS)*
- *Bachelor's degree (e.g., BA, AB, BS)*
- *Master's doctoral degree, or professional school degree (e.g., MA/MS/PhD/MD/JD/DVM)*

For the purposes of this report, the response categories *11th grade or less* and *12 years of school, no diploma* were collapsed into a single category: *Less than high school graduate*. The remaining categories have not been collapsed.

Table 3.4 shows education level of military spouses by member's Service. Most spouses (97%) had, at minimum, a high school education or equivalent and the majority of spouses had at least some college (77%). In comparison, only 83% of the U.S. population 25 years old and over had completed a high school education or equivalent in 1999 (Synder and Hoffman 2001).

Table 3.4
Spouse Education Level by Member's Service

Education level	Total	DoD					Coast Guard
		Total	Army	Navy	Marine Corps	Air Force	
Less than High School graduate	3	3	4	4	4	2	2
High School graduate	20	20	21	19	23	18	20
Some college, but less than 1 year	16	16	15	17	16	16	13
1 or more years of college no degree	24	24	24	22	26	24	25
Associate degree	11	11	12	11	10	12	13
Bachelor's degree	19	19	18	20	17	20	21
Post Graduate/ Professional degree	6	6	6	6	5	7	6
<i>Margin of error does not exceed (\pm)</i>	1	1	1	2	2	2	2

Footnote: Columns may not sum to 100% due to rounding.

Table 3.5 shows education level of military spouses by member's paygrade. Overall, few military spouses had less than a high school education (3%), even among the lowest paygrades (E1-E3, 6%). Spouses of commissioned officers (O1-O3, 65% and O4-O6, 66%) were more likely to have at least a Bachelor's degree than spouses of other paygrades (7-24%).

Table 3.5
Spouse Education Level by Member's Paygrade

Education level	Enlisted				Warrant Officers	Officers	
	E1-E3	E4	E5-E6	E7-E9	W1-W5	O1-O3	O4-O6
Less than High School graduate	6	4	4	4	3	1	1
High School graduate	32	25	23	21	18	5	6
Some college, but less than 1 year	23	22	18	17	17	5	5
1 or more years of college no degree	26	30	27	23	23	16	13
Associate degree	7	8	13	13	15	8	9
Bachelor's degree	6	8	13	18	19	48	41
Post Graduate/ Professional degree	1	1	3	4	5	17	25
<i>Margin of error does not exceed (\pm)</i>	3	2	1	2	3	3	3

Table 3.6 shows education level of military spouses by member's location. There were no significant differences in spouse education level by member's location.

Table 3.6
Spouse Education Level by Member's Location

Education level	50 States or District of Columbia	Overseas, American Samoa, Guam, US Virgin Islands, Puerto Rico
Less than High School graduate	3	4
High School graduate	20	20
Some college, but less than 1 year	16	16
1 or more years of college no degree	24	24
Associate degree	11	12
Bachelor's degree	19	19
Post Graduate/ Professional degree	6	6
<i>Margin of error does not exceed (\pm)</i>	1	2

Spouse Citizenship Status

Survey respondents were also asked about their citizenship status. Military members are stationed all over the world, and as a result, military spouses tend to have more variation in their citizenship status. For example, according to US Census Bureau, 10% of the total U.S. population were foreign born (Lollock 2001). In comparison, 13% of military spouse population were foreign born.

Q107. Are you a citizen of the United States?

- ***Yes, born in the United States***
- ***Yes, born in Puerto Rico, Guam, the U.S. Virgin Islands, or Northern Marianas***
- ***Yes, born abroad of American parent or parents***
- ***Yes, a U.S. citizen by naturalization***
- ***No, not a citizen of the United States***

For the purposes of this report, the response categories *Yes, born in the United States*, *Yes, born in Puerto Rico, Guam, the U.S. Virgin Islands, or Northern Marianas*, and *Yes, born abroad of American parent or parents* were collapsed into a single category: *Yes, citizen by birth*. The remaining categories have not been collapsed.

Table 3.7 shows the citizenship status of military spouses by member's Service, paygrade, and location. Overall, the majority of spouses were citizens by birth (87%). As would be expected based on deployment/rotation patterns, spouses of Coast Guard members (95%) were more likely to be citizens by birth than spouses of the DoD Service members (87%). Spouses of Navy members (83%) were less likely to be citizens by birth than spouses of other Service members (87-95%). Spouses overseas were less likely to be citizens by birth (75%) than spouses in the 50 States or the District of Columbia (89%).

Table 3.7***Citizenship Status of Military Spouses by Member's Service, Paygrade, and Location***

Citizenship Status	Yes, citizen by birth	Yes, citizen by naturalization	No, not a U.S. citizen
Total	87	6	7
Total DoD	87	6	7
Service			
Army	87	5	8
Navy	83	9	8
Marine Corps	89	5	7
Air Force	89	5	6
Coast Guard	95	2	3
Paygrade			
E1-E3	93	2	5
E4	90	3	7
E5-E6	85	6	9
E7-E9	82	10	8
W1-W5	86	8	7
O1-O3	93	3	4
O4-O6	92	5	3
Location			
Overseas	75	9	15
50 States and District of Columbia	89	5	6
<i>Margin of error does not exceed (\pm)</i>	2	2	2

English as a Second Language Among Spouses

The next question asked survey respondents if English was a second language for them.

Q108. Is English a second language for you?

- *Yes*
- *No*

Table 3.8 shows the percentage of military spouses for whom English is a second language by member's Service, paygrade, and location. As might be expected based on the citizenship patterns of military spouses, English was the native language of the majority of spouses (86%). Spouses of Army and Navy members (16% and 18%, respectively) were more likely to speak English as a second language than spouses of the other Service members (7-12%). Spouses of commissioned officers (O1-O3 and O4-O6, both 8%) and E1-E3 members (9%) were less likely to speak English as a second language than spouses of Service members of other paygrades (13-18%). Spouses overseas were more likely to speak English as a second language (25%) than spouses in the 50 States or the District of Columbia (12%).

Table 3.8

Military Spouses Who Speak English as a Second Language by Member's Service, Paygrade, and Location

English as a Second Language	Yes	No
Total	14	86
Total DoD	14	86
Service		
Army	16	84
Navy	18	82
Marine Corps	12	88
Air Force	10	90
Coast Guard	7	93
Paygrade		
E1-E3	9	91
E4	13	87
E5-E6	16	84
E7-E9	18	82
W1-W5	16	84
O1-O3	8	92
O4-O6	8	92
Location		
Overseas	25	75
50 States and District of Columbia	12	88
<i>Margin of error does not exceed (\pm)</i>	2	2

Characteristics of Residence

Location of Residence of Military Spouses

Survey respondents were asked to report the location of their current residence.

Q1. Where do you live?

- ***In one of the 50 States or the District of Columbia***
- ***In American Samoa, Guam, U.S. Virgin Islands or Puerto Rico***
- ***Overseas***

For the purposes of this report, the response categories *In American Samoa, Guam, U.S. Virgin Islands or Puerto Rico* and *Overseas* were collapsed into a single category: *Overseas-Including Territories*.

Table 3.9 shows the location of military spouses by member's Service, paygrade, and location. Overall, the majority of spouses lived stateside (87%). Spouses of Army and Air Force members (both 15%) were more likely to live overseas than spouses of the other Services' members (3-9%).

Table 3.9***Location of Spouse Residence by Member's Service, Paygrade, and Location***

Location of Residence	50 States or District of Columbia	Overseas, American Samoa, Guam, US Virgin Islands, and Puerto Rico
Total	87	13
Total DoD	87	13
Service		
Army	85	15
Navy	91	9
Marine Corps	92	8
Air Force	85	15
Coast Guard	97	3
Paygrade		
E1-E3	92	8
E4	85	15
E5-E6	87	13
E7-E9	88	12
W1-W5	87	13
O1-O3	88	12
O4-O6	89	11
Location		
Overseas	19	81
50 States and District of Columbia	99	1
Margin of error does not exceed (\pm)	2	2

Description of Residence

In order to assess the housing status of military spouses, survey respondents were asked to describe their current residence.

Q4. Which of the following best describes where you live?

- ***Military family housing, on base***
- ***Military family housing, off base***
- ***Civilian housing that I own or pay mortgage on***
- ***Military or civilian housing that I rent, off base***
- ***Other***

Table 3.10 describes the residence of military spouses by member's Service. The majority of spouses (70%) lived in off base housing. Fewer spouses of Navy (17%) and Coast Guard (16%) members lived on base than spouses of the other Services' members (34-35%).

Table 3.10
Residence Location by Member's Service

Residence location	Total	DoD					Coast Guard
		Total	Army	Navy	Marine Corps	Air Force	
Military family housing – on base	30	30	34	17	34	35	16
Military family housing – off base	9	9	8	14	7	7	18
Owned housing	35	35	32	40	27	37	37
Rental housing – off base	24	24	23	27	28	20	25
Other	2	2	2	2	4	1	4
<i>Margin of error does not exceed (±)</i>	1	1	2	2	2	2	3

Table 3.11 describes the residence of military spouses by member's paygrade. More spouses of junior enlisted members (E1-E3, 37% and E4, 39%) lived in on base military housing than spouses of Service members in other paygrades (20-31%). Spouses of senior officers (O4-O6) were least likely to live in off base military housing (3% vs. 6-12%). Spouses of senior officers (O4-O6), warrant officers (W1-W5), and senior enlisted (E7-E9) members were more likely to live in civilian housing that they owned than spouses of lower paygrades (52-53% vs. 9-37%).

Table 3.11
Residence Location by Member's Paygrade

Residence location	Enlisted				Warrant Officers	Officers	
	E1-E3	E4	E5-E6	E7-E9	W1-W5	O1-O3	O4-O6
Military family housing – on base	37	39	31	25	25	26	20
Military family housing – off base	11	12	12	6	7	6	3
Owned housing	9	13	33	53	52	37	52
Rental housing – off base	38	33	23	14	15	30	23
Other	4	3	2	2	1	1	1
<i>Margin of error does not exceed (±)</i>	3	2	1	2	3	2	3

Table 3.12 describes the residence of military spouses by member's location. Fewer spouses of Service members living in the 50 States or District of Columbia (27%) lived on base than spouses overseas (46%).

Table 3.12
Residence Location by Member's Location

Education level	50 States or District of Columbia	Overseas, American Samoa, Guam, US Virgin Islands, Puerto Rico
Military family housing – on base	27	46
Military family housing – off base	8	15
Owned housing	40	10
Rental housing – off base	24	24
Other	2	4
<i>Margin of error does not exceed (\pm)</i>	1	2

Time at Current Residence

Survey respondents were asked to report the length of time they had resided at their current residence.

Q5. How long have you lived at your current residence?

- *Less than one month*
- *1-3 months*
- *4-6 months*
- *7-9 months*
- *10-12 months*
- *More than a year*

Table 3.13 shows how long spouses lived at their current residence by member's Service. The majority of spouses had been at their current location for more than 1 year (61%). In comparison, 84% of the U.S. population remained at their location for more than 1 year (Schachter 2001). Spouses of Marine Corps members (54%) were less likely to be in a location for more than 1 year than spouses of the other Services' members (61-63%).

Table 3.13***Time at Current Residence by Member's Service***

Time at Residence	Total	DoD					Coast Guard
		Total	Army	Navy	Marine Corps	Air Force	
Less than 1 month	2	2	2	2	2	2	1
1-3 months	8	8	8	8	8	8	6
4-6 months	13	13	14	12	17	13	15
7-9 months	8	8	9	8	10	8	10
10-12 months	7	7	7	7	8	8	4
More than 1 year	61	61	61	63	54	62	63
<i>Margin of error does not exceed (\pm)</i>	1	1	2	2	2	2	3

Table 3.14 shows how long spouses have lived at their current residence by member's paygrade. Spouses of E1-E3 members (29%) were less likely than spouses of Service members in higher paygrades (47-72%) to be in a location for more than 1 year. Among spouses of commissioned officers (O1-O6) and spouses of enlisted members (E1-E9), as paygrade increased so did the likelihood of living in their current residence for more than 1 year.

Table 3.14***Time at Current Residence by Member's Paygrade***

Time at Residence	Enlisted				Warrant Officers	Officers	
	E1-E3	E4	E5-E6	E7-E9	W1-W5	O1-O3	O4-O6
Less than 1 month	3	3	2	1	2	2	1
1-3 months	12	13	8	6	7	9	5
4-6 months	22	16	11	11	11	17	19
7-9 months	18	12	8	6	7	11	6
10-12 months	17	10	8	4	5	6	4
More than 1 year	29	47	64	72	68	54	65
<i>Margin of error does not exceed (\pm)</i>	3	3	1	2	3	3	2

Table 3.15 shows how long spouses have lived at their current residence by member's location. There were no significant findings in length of residence by member's location.

Table 3.15***Time at Current Residence by Member's Location***

Time at Residence	50 States or District of Columbia	Overseas, American Samoa, Guam, US Virgin Islands, Puerto Rico
Less than 1 month	2	3
1-3 months	8	7
4-6 months	13	14
7-9 months	8	8
10-12 months	7	7
More than 1 year	61	60
<i>Margin of error does not exceed (\pm)</i>	1	2

Family and Household Characteristics***Average Number and Age of Dependents***

In order to assess the number and age range of children in military families, survey respondents were asked to indicate how many children they had by age group.

***Q69. How many children or other legal dependents do you have in each age group?
(MARK ONE ANSWER IN EACH ROW)***

- *Under 1 year old*
- *1 year to under 2 years old*
- *2-5 years old*
- *6-13 years old*
- *14-22 years old*
- *23-64 years old*
- *65 years old or older*

For purposes of this report, responses were recoded to the category midpoint. Responses in the *23-64 years old* and *65 years old or older* categories were excluded in the analysis. The responses for the number of children in each age group have been summed to determine the total number of children under 23 years old in a household.

Table 3.16 shows the average number of children under 23 and the average age of children in military households by member's Service, paygrade, and location. On average, families included 2 children with an average age of 5.7 years. As would be expected, spouses of junior enlisted members (E1-E3, 1.5 and E4, 1.7) had fewer children under age 23 than spouses of Service members in other paygrades (2.0-2.3). Spouses of E1-E4's were expected to have fewer children because they would have been married for a shorter period on average.

Table 3.16

Average Number and Age of Children by Member's Service, Paygrade, and Location

Average Number and Age of Children		
	Number of Children under 23	Age (in years)
Total	2.0	5.7
Total DoD	2.0	5.7
Service		
Army	2.1	5.9
Navy	2.0	5.7
Marine Corps	1.9	4.9
Air Force	2.0	5.8
Coast Guard	2.0	5.7
Paygrade		
E1-E3	1.5	2.9
E4	1.7	3.3
E5-E6	2.1	5.4
E7-E9	2.2	8.1
W1-W5	2.1	7.9
O1-O3	2.0	4.1
O4-O6	2.3	6.9
Location		
Overseas	2.0	5.4
50 States and District of Columbia	2.0	5.8
<i>Margin of error does not exceed (\pm)</i>	0.1	0.2

Type of School Attended by Youngest School-Aged Child

Survey respondents were asked to indicate the type of school their youngest school-aged child attended.

Q76. What type of school does your youngest school-aged child attend?

- ***College or university***
- ***Public school off base***
- ***Public school on base***
- ***DoD school for dependents***
- ***A religion-affiliated school***
- ***A private day school, not religion-affiliated***
- ***A private boarding school***
- ***Home school***
- ***Other (specify)***

Table 3.17 shows the type of school attended by the youngest school-aged child by member's Service. The majority of the youngest school-aged children attended public schools-off base (60%). The youngest children of Navy (73%) and Coast Guard (72%) members were less likely to attend on base schools than children of members of the other Services (55-56%).

Table 3.17
Type of School Attended by Youngest School-aged Child by Member's Service

Type of School for Youngest School-aged Child	Total	DoD					Coast Guard
		Total	Army	Navy	Marine Corps	Air Force	
College or University	3	3	3	2	2	3	3
Public school – off base	60	60	55	73	55	56	72
Public school – on base	13	13	17	5	14	14	6
DoD school for dependents	11	12	14	5	17	13	2
Religion/Private school	8	8	7	10	7	9	11
Private school/Home/Other	5	5	4	5	5	5	7
<i>Margin of error does not exceed (±)</i>	1	1	2	2	4	2	4

Table 3.18 shows the type of school attended by the youngest school-aged child by member's paygrade. Overall, spouses of commissioned officers (O1-O3, 17% and O4-O6, 15%) were more likely to enroll their children in religious/private schools than spouses of Service

members of other paygrades (4-9%). Spouses of E7-E9 members (66%) were more likely to have children enrolled in off base public schools than spouses of other paygrades (51-60%).

Table 3.18

Type of School Attended by Youngest School-aged Child by Member's Paygrade

Type of School for Youngest School-aged Child	Enlisted				Warrant Officers	Officers	
	E1-E3	E4	E5-E6	E7-E9	W1-W5	O1-O3	O4-O6
College or University	0	0	1	4	6	1	7
Public school – off base	52	51	60	66	60	55	58
Public school – on base	23	22	15	10	9	10	6
DoD school for dependents	10	17	12	10	14	9	10
Religion/Private school	6	4	7	6	9	17	15
Private school/Home/Other	9	6	5	3	3	8	5
<i>Margin of error does not exceed (±)</i>	9	5	2	2	4	4	3

Table 3.19 shows the type of school attended by the youngest school-aged child by member's location. As expected, the majority of spouses overseas (57%) reported their school-aged child attended a DoD school for dependents while the majority of spouses in the 50 States or District of Columbia (67%) reported their school-aged child attended public schools off base. DoD schools provide children overseas one of the only means of acquiring an education comparable to that found in the United States, and DoD schools are available in most areas in which military families are stationed.

Table 3.19***Type of School Attended by Youngest School-aged Child by Member's Location***

Type of School For Youngest School-aged Child	50 States or District of Columbia	Overseas, American Samoa, Guam, US Virgin Islands, Puerto Rico
College or University	3	2
Public school – off base	67	19
Public school – on base	13	11
DoD school for dependents	4	57
Religion/Private school	9	5
Private school/Home/Other	5	5
<i>Margin of error does not exceed (\pm)</i>	1	3

Eldercare

As a result of the aging U.S. population, eldercare is an immerging issue for American families. To assess the extent to which eldercare is a concern of military families, survey respondents were asked if they had caregiver responsibilities for elderly family members.

Q88. Do you have caregiver responsibilities for an elderly family member (shopping, home maintenance, transportation, checking on them by phone, finances, arrangements for care, etc.)? (This includes persons who may live with you or live somewhere else.)

- *Yes*
- *No*

Table 3.20 shows the percentage of spouses with eldercare responsibilities by member's Service, paygrade, and location. While eldercare may become an increasing concern in coming years, there were no significant differences in the number of military spouses with eldercare responsibilities.

Table 3.20***Eldercare Responsibility by Member's Service, Paygrade, and Location***

Eldercare	Yes	No
Total	6	94
Total DoD	6	94
Service		
Army	6	94
Navy	6	94
Marine Corps	4	96
Air Force	5	95
Coast Guard	6	94
Paygrade		
E1-E3	2	98
E4	3	97
E5-E6	6	94
E7-E9	7	93
W1-W5	9	91
O1-O3	4	96
O4-O6	8	92
Location		
Overseas	4	96
50 States and District of Columbia	6	94
<i>Margin of error does not exceed (\pm)</i>	2	2

Summary

Chapter 3 describes the demographic characteristics of the military spouses and their families. The military spouse population is largely reflective of the married active duty population. Overall, military spouses tended to be a young population with an average age of 32.5 years who had been in marriages of 6.4 years. The majority of military members (64%) and the majority of military spouses (67%) reported being White (Gaines, Deak, Helba and Wright 2000). The majority of spouses had at least some college experience (77%) were citizens by birth (87%) and spoke English as their native language (86%). The majority of military spouses lived in the 50 States or District of Columbia (87%) and in off base housing (70%). Although military families relocate frequently, the majority of spouses (61%) lived in their current residence for more than a year. Spouses reported that their family had, on average, two children under 23 with an average age of 5.7 years, and the majority (60%) of the youngest children attended public schools off base. Only 6% of military spouses indicated they had eldercare responsibilities.

In each Service, the military spouse population shares similar demographic characteristics, although Service differences among members are sometimes reproduced in the demographic composition of military spouses. For example, the average age of spouses of Marine Corps members reflects the high concentration of members in the enlisted paygrades in comparison to the other Services (E1-E3, 29.6 years vs. 32.5-33.0 years). Likewise, spouses of Marine Corps members were married for fewer years (5.3 vs. 6.4-6.6 years), which is expected given their age distribution. Spouses of Army, Navy, and Marine Corps members reflected

greater ethnic diversity, as in the active duty population. Spouses of Army and Marine Corps members (11% and 13%, respectively) were more likely to be Hispanic and of all the Services, spouses of Army members were most likely to be African American (17% vs. 4-11%). The ethnic diversity among spouses of Army and Navy members may also account for the smaller percentage of spouses of Navy members (83%) who were less likely to be citizens by birth and the prevalence of English as a second language among spouses of Army (16%) and Navy (18%) members. Military spouses also varied in regards to their residences with more spouses of Army and Air Force members living overseas. Spouses of Marine Corps members (54%) were less likely to be in a location for more than 1 year than spouses of the other Services' members (61-63%). The demographic composition of military families did not differ significantly by Service in regards to eldercare responsibilities, the average number and age of children under 23, or education. Navy and Coast Guard members were less likely to have children in schools on base, which is as expected given more spouses of members in those Services reported living off base.

As would be expected, there were many demographic differences in the military spouse population by member paygrade because the demographic characteristics of the active duty population also vary by paygrade (Gaines, Deak, Helba and Wright 2000). Similar to active duty members, military spouse's age and number of years married increased as their spouse's paygrade increased. Given the paygrade variations in length of marriage, it was not surprising that junior enlisted members (E1-E4) tended to have fewer children than spouses in higher paygrades who were likely to have been married longer. Similarly, income differences by paygrade and the age distribution among children may explain the higher percentage of commissioned officer (O1-O6) spouses who enrolled their children in private or religious schools (15-17% vs. 4-9%). Spouses of commissioned officers (O1-O3, 65% and O4-O6, 66%) were more likely to have at least a bachelor's degree than spouses of other paygrades (7-24%). Paygrade differences in the demographic composition of the military spouse population also occur for reasons that are not tied to temporal issues. Among the active duty population, a higher percentage of commissioned officers (O1-O6) were White than enlisted members (Gaines, Deak, Helba and Wright 2000). This trend was also present in the military spouse population as commissioned officer spouses (O1-O3, 82% and O4-O6, 85%) were more likely to be White than spouses of other paygrades (62-72%). In addition, spouses of commissioned officers (O1-O6, 8%) and E1-E3 members (9%) were less likely to speak English as a second language than spouses of Service members of other paygrades (13-18%). Junior enlisted spouses (E1-E3, 37% and E4, 39%) were more likely to live in on base military housing than spouses of Service members in other paygrades (20-31%). Mobility among military spouses was also tied to paygrade as the likelihood of living in their current residence for more than a year increased with paygrade among spouses of commissioned officers (O1-O6) and enlisted members (E1-E9). There were no significant differences in eldercare, location of residence, and citizenship among the paygrade groups.

There were fewer significant demographic variations in the military spouse populations in the United States and overseas. For example, there was little variation in spouse age, length of marriage, education, length of time at current residence, age or number of children and eldercare responsibilities by member location. However, some spouse characteristics were tied to spouse location. There was greater ethnic diversity among spouses overseas with only 57% reporting themselves as White. This may be a result of more foreign born spouses among the overseas

military population than the U.S. military population (25% vs. 11%). Similarly, spouses overseas were more likely to speak English as a second language (25% vs. 12%). In addition, children in military families were more likely to attend a DoD school for dependents (57%) when living overseas, whereas spouses in the United States were more likely to have children in public school (67%). Finally spouses living in the 50 States (27%) were less likely to live on base than spouses overseas (46%).

Chapter 4: Spouse Perceptions of Military Life

This chapter describes spouse perceptions of and satisfaction with military life. The first section examines spouses' overall satisfaction with the military way of life. The second section explores spouses' satisfaction with different components of military life. The remaining sections assess spouse concerns while the member is away, military versus civilian opportunities, and spouse support for staying or leaving the military. A summary of notable findings concerning perceptions of military life is presented in the final section of this chapter. Complete tables supporting the figures and analysis reported here appear in Deak et al. (2001a).

Spouses' Overall Satisfaction With Military Way of Life

In order to assess the overall satisfaction with military way of life, survey participants were asked the following question.

Q37. Now, taking all things together, how satisfied are you with the military way of life?

Spouses responded using a scale with five categories: *very satisfied*, *satisfied*, *neither satisfied nor dissatisfied*, *dissatisfied*, and *very dissatisfied*. For the purposes of this report, the five response categories were collapsed into three categories: *very satisfied/satisfied*, *neither satisfied nor dissatisfied*, and *very dissatisfied/dissatisfied*.

Table 4.1 shows the percent distribution of spouse satisfaction level by member's Service, paygrade, and location. Overall, spouses (56%) were more likely to be satisfied with the military way of life, in general, but one-in five (21%) were dissatisfied. Spouses of Army (54%) and Navy (52%) members were the least likely to be satisfied overall (58-61%). Within commissioned officer (O1-O3, 64% and O4-O6, 71%) and enlisted (E4-E9, 43-63%) paygrade groups, spouse satisfaction tended to increase with paygrade.

Table 4.1***Overall Satisfaction with the Military Way of Life by Member's Service, Paygrade, and Location***

Satisfaction with the Military Way of Life			
	Very Dissatisfied/ Dissatisfied	Neither	Very Satisfied/ Satisfied
Total	21	22	56
Total DoD	22	22	56
Service			
Army	23	23	54
Navy	23	24	52
Marine Corps	19	23	58
Air Force	19	20	61
Coast Guard	16	24	60
Paygrade			
E1-E3	31	23	46
E4	32	25	43
E5-E6	22	25	53
E7-E9	17	21	63
W1-W5	20	20	59
O1-O3	18	18	64
O4-O6	14	15	71
Location			
Overseas	21	22	56
50 States and District of Columbia	21	24	55
Margin of error does not exceed (\pm)	3	3	3

Satisfaction with Components of Military Life

The next question asked survey participants to rate their satisfaction on aspects of military life.

Q35. How satisfied are you with each of the following aspects of your spouse's military job?

- a. Basic Pay**
- b. Special and incentive pay**
- c. Reenlistment bonus or continuation pay program**
- d. Housing allowance**
- e. Military housing**
- f. Medical care for your spouse**
- g. Dental care for your spouse**
- h. Retirement pay your spouse would get**
- i. Cost of living adjustments (COLA) to retirement pay**
- j. Other retirement benefits such as medical care and use of base services**
- k. Pace of your spouse's promotions**
- l. Type of assignments received**
- m. Deployments**
- n. Other military duties that take your spouse away from his/her permanent duty station**
- o. Level of manning in your spouse's unit**
- p. Your spouse's unit's morale**
- q. Your spouse's personal workload**
- r. Amount of personal/family time your spouse has**
- s. Off duty educational opportunities for your spouse**
- t. Quality of leadership**
- u. Military values, lifestyle, and tradition**
- v. Amount of enjoyment your spouse has with his/her job**
- w. Frequency of you spouse's PCS moves**
- x. Job security**
- y. Location or station of choice, homeporting**
- z. Co-location with your military spouse**
- aa. Medical care for you and your family**
- bb. Dental care for you and your family**
- cc. Youth activities on base**
- dd. Schools for your children**
- ee. Your employment and career opportunities**
- ff. Military family support programs**
- gg. Acceptable and affordable childcare**

Spouses responded using a scale with six categories: *very satisfied, satisfied, neither satisfied nor dissatisfied, dissatisfied, very dissatisfied*, and *Don't know or Does not apply*. For the purposes of this report, the first five categories were collapsed into three categories: *very satisfied/satisfied, neither satisfied nor dissatisfied*, and *very dissatisfied/ dissatisfied*. Those indicating that the question was not applicable to them were excluded. For this analysis and report, the 37 components of military life were grouped into four general categories: military career, military pay and benefits, family support, and healthcare programs.¹

Satisfaction With Aspects of Member's Military Career

Table 4.2 shows the percent distribution of spouse satisfaction with aspects of member's military career level by member's Service. Consistently across Service, paygrade, and location, spouses were more likely to be satisfied with job security (78%) than any other aspect related to military careers (21-65%).

As previously mentioned, spouses of Army and Navy members were less likely to be satisfied overall with the military way of life and this was reflected in their satisfaction with aspects of their spouse's military career. Spouses of Army members were less likely to be satisfied with the type of assignments the member received (41% vs. 45-52%), the level of manning in the member's unit (20% vs. 24-28%), the morale of the member's unit (27% vs. 31-36%), and the location or station of choice, homeporting (45% vs. 50-55%). Spouses of Navy members were less likely to be satisfied with the pace of the members' promotions (26% vs. 30-37%) and with deployments (20% vs. 24-30%).

In contrast, spouses of the members in the remaining Services had higher levels of satisfaction with aspects of their spouse's military career. Spouses of Air Force members were more likely to be satisfied with the members' off duty educational opportunities (52% vs. 37-45%). Spouses of Air Force and Coast Guard members were more likely to be satisfied with the type of assignments the member received (51% and 52% vs. 41-47%) and with the amount of personal/family time the members had (45% and 46% vs. 31-34%). Spouses of Marine Corps members (57% vs. 45-49%) were more likely to be satisfied with military values, lifestyle and tradition.

¹ These groupings were logically determined.

Table 4.2***Satisfaction with Aspects of Member's Military Career by Member's Service***

	Total	DoD					Coast Guard
		Total	Army	Navy	Marine Corps	Air Force	
Job security	78	78	75	81	80	77	84
Co-location with your military spouse	65	65	62	64	65	71	66
Frequency of your spouse's PCS moves	51	51	48	49	53	54	49
Location or station of choice/homeporting	50	50	45	55	55	50	54
Military values, lifestyle and tradition	47	47	45	46	57	49	45
Types of assignment your spouse received	46	46	41	45	47	52	51
Off-duty ed opportunities for your spouse	44	44	37	44	45	52	42
Amount of enjoyment your spouse has with his/her job	43	43	41	41	48	44	47
Quality of leadership	38	38	35	40	46	38	43
Amount of personal/family time your spouse has	37	37	31	34	34	45	46
Military spouse's unit's morale	31	31	27	32	36	31	34
Pace of your spouse's promotions	30	30	32	26	37	30	37
Military spouse's personal workload	28	28	25	28	30	30	32
Deployments	25	24	24	20	29	27	30
Level of manning in military spouse's unit	24	24	20	24	28	26	28
Other military duties that take member spouse away from home	21	21	20	18	22	23	25
<i>Margin of error does not exceed (\pm)</i>	1	1	2	2	3	2	3

Table 4.3 shows the percent distribution of spouse satisfaction with aspects of member's military career level by member's paygrade. Similar to the distribution of overall satisfaction by paygrade, satisfaction with aspects of military career increased with paygrade. Spouses of E7-E9 members (51%) and commissioned officers (O1-O3, 59% and O4-O6, 64%) were more likely to be satisfied with military values, lifestyle, and tradition than spouses of members in other paygrades (36-46%). Spouses of commissioned officers were more likely to be satisfied with the type of assignments the member received (O1-O3, 59% and O4-O6, 67% vs. 30-53%) and the amount of enjoyment the member had with his/her job (O1-O3, 54% and O4-O6, 59% vs. 32-50%). Spouses of senior officers (O4-O6) were more likely to be satisfied with deployments (33% vs. 18-28%), the other military duties that took the member away from their permanent duty station (30% vs. 12-25%), the morale of the members' unit (48% vs. 23-39%), and the quality of leadership (52% vs. 30-47%). Spouses of lower enlisted (E1-E6, 23-24%) were less

likely to be satisfied with the pace of the members' promotions than spouses of members in other paygrades (39-47%).

Table 4.3
Satisfaction with Aspects of Member's Military Career by Member's Paygrade

Military Career	Enlisted				Warrant Officers	Officers	
	E1-E3	E4	E5-E6	E7-E9	W1-W5	O1-O3	O4-O6
Job security	79	78	77	80	77	79	74
Co-location with your military spouse	58	58	64	67	66	72	77
Frequency of your spouse's PCS moves	48	46	51	55	47	49	47
Location or station of choice/homeporting	42	43	49	54	53	55	58
Military values, lifestyle and tradition	42	36	43	51	46	59	64
Types of assignment your spouse received	30	30	41	53	47	59	67
Off-duty educ opportunities for your spouse	45	43	42	47	42	44	46
Amount of enjoyment your spouse has with his/her job	36	32	37	49	50	54	59
Quality of leadership	37	30	33	44	39	47	52
Amount of personal/family time your spouse has	37	34	36	40	33	36	39
Military spouse's unit's morale	31	23	25	35	33	39	48
Pace of your spouse's promotions	24	23	23	39	43	47	43
Military spouse's personal workload	33	26	26	31	24	28	31
Deployments	18	19	23	28	23	26	33
Level of manning in military spouse's unit	25	21	21	26	23	27	31
Other military duties that take member spouse away from home	12	15	19	25	21	22	30
Margin of error does not exceed (\pm)	4	3	2	3	4	3	3

Table 4.4 shows the percent distribution of spouse satisfaction with aspects of member's military career level by member's location. Spouses overseas were less likely to be satisfied with deployments (21% vs. 25%), members' workload (24% vs. 28%), and the quality of leadership (35% vs. 39%).

Table 4.4***Satisfaction with Aspects of Member's Military Career by Member's Location***

Military Career	50 States or District of Columbia	Overseas, American Samoa, Guam, US Virgin Islands, Puerto Rico
Job security	78	76
Co-location with your military spouse	66	62
Frequency of your spouse's PCS moves	50	51
Location or station of choice/homeporting	51	46
Military values, lifestyle and tradition	48	44
Types of assignment your spouse received	46	44
Off-duty educ opportunities for your spouse	45	40
Amount of enjoyment your spouse has with his/her job	43	40
Quality of leadership	39	35
Amount of personal/family time your spouse has	38	30
Military spouse's unit's morale	31	28
Pace of your spouse's promotions	30	32
Military spouse's personal workload	28	24
Deployments	25	21
Level of manning in military spouse's unit	24	21
Other military duties that take member spouse away from home	21	18
Margin of error does not exceed (\pm)	1	3

Satisfaction With Aspects of Member's Military Pay and Benefits

Table 4.5 shows the percent distribution of spouse satisfaction level with aspects of military pay and benefits by member's Service. The majority of spouses were neutral or less than satisfied with pay and benefits. Spouses of Army and Air Force members (both 31% vs. 38-44%) were less likely to be satisfied with other retirement benefits. Spouses of Army members (19%) were less likely to be satisfied with the reenlistment bonus or continuation pay than spouses of members of other DoD Services (24-28%).

Table 4.5***Satisfaction with Member's Military Pay and Benefits by Member's Service***

Military Pay and Benefits	Total	DoD					Coast Guard
		Total	Army	Navy	Marine Corps	Air Force	
Retirement pay your spouse would get	37	37	35	37	40	40	40
Other retirement benefit, such as medical care and use of base services	35	35	31	40	44	31	38
Military housing	35	34	33	37	37	34	37
Housing allowance	31	31	31	32	32	30	31
Basic pay	30	30	30	27	28	31	29
Special and incentive pay	28	28	27	28	28	28	26
Reenlistment or continuation pay	24	24	19	28	24	26	20
Cost of live adjustments to retirement pay	23	23	22	23	26	24	22
<i>Margin of error does not exceed(±)</i>	1	1	2	2	3	2	4

Table 4.6 shows the percent distribution of spouse satisfaction level with aspects of military pay and benefits by member's paygrade. Overall, spouses of commissioned officers were more likely to be satisfied with basic pay (O1-O3, 48% and O4-O6, 50% vs. 19-35%) and the special and incentive pay (O1-O3, 39% and O4-O6, 44% vs. 22-33%) than spouses of members from other paygroups. Among the enlisted paygrades, spouses of senior enlisted members (E7-E9) were more likely to be satisfied with basic pay (33% vs. 19-23%) and less likely to be satisfied with military housing (32% vs. 35-46%). Similarly, spouses of senior officers (O4-O6, 23%) were less likely to be satisfied with military housing than spouses of junior officers (O1-O3, 31%).

Table 4.6***Satisfaction with Member's Military Pay and Benefits by Member's Paygrade***

Military Pay and Benefits	Enlisted				Warrant Officers	Officers	
	E1-E3	E4	E5-E6	E7-E9	W1-W5	O1-O3	O4-O6
Retirement pay your spouse would get	45	31	31	37	40	46	59
Other retirement benefit, such as medical care and use of base services	56	40	35	30	27	37	31
Military housing	46	42	35	32	27	31	23
Housing allowance	37	32	28	31	29	34	36
Basic pay	20	19	23	33	35	48	50
Special and incentive pay	25	22	23	28	33	39	44
Reenlistment or continuation pay	32	31	22	15	17	30	36
Cost of live adjustments to retirement pay	30	23	20	22	23	29	31
<i>Margin of error does not exceed (\pm)</i>	4	3	2	2	4	4	4

Table 4.7 shows the percent distribution of spouse satisfaction level with aspects of military pay and benefits by member's location. Spouses overseas were more likely to be satisfied with military housing (39% vs. 34%) and housing allowance (36% vs. 30%) than spouses in the 50 States or District of Columbia.

Table 4.7***Satisfaction with Member's Military Pay and Benefits by Member's Location***

Military Pay and Benefits	50 States or District of Columbia	Overseas, American Samoa, Guam, US Virgin Islands, Puerto Rico
Retirement pay your spouse would get	38	36
Other retirement benefit, such as medical care and use of base services	34	38
Military housing	34	39
Housing allowance	30	36
Basic pay	29	30
Special and incentive pay	28	26
Reenlistment or continuation pay	24	23
Cost of live adjustments to retirement pay	22	29
<i>Margin of error does not exceed (\pm)</i>	1	3

Satisfaction With Family Support and Healthcare Programs

Table 4.8 shows the percent distribution of spouse satisfaction with family support and healthcare programs by member's Service. Overall spouses (25% vs. 36-60%) were less likely to be satisfied with acceptable and affordable childcare than other benefits of this type. Spouses of Coast Guard members were less likely to be satisfied with youth activities on base (26% vs. 40-50%) and family support programs (22% vs. 32-43%) than spouses of members from other Services. In contrast, spouses of Marine Corps and Air Force members (43% and 42% vs. 22-36%) were more likely to be satisfied with military family support programs. The majority of spouses were more likely to be satisfied with healthcare programs, with spouses of Marine Corps members the most likely to be satisfied with medical care for their family (62% vs. 51-57%).

Table 4.8***Satisfaction with Family Support and Healthcare Programs by Member's Service***

Family Support and Healthcare	Total	DoD					Coast Guard
		Total	Army	Navy	Marine Corps	Air Force	
Family Support							
Schools for your children	60	60	59	60	60	62	59
Youth activities on base	44	44	44	40	50	45	26
Military family support program	37	37	32	36	42	43	22
Your employment and career opportunities	36	36	34	39	35	36	38
Acceptable and affordable childcare	25	25	22	27	30	26	20
Healthcare							
Dental care for your spouse	64	64	62	64	67	66	64
Medical care for your spouse	60	60	57	60	62	62	57
Medical care for you and your family	56	56	56	57	62	52	51
Dental care for you and your family	52	50	50	57	62	48	54
<i>Margin of error does not exceed (\pm)</i>	1	1	2	3	3	3	4

Table 4.9 shows the percent distribution of spouse satisfaction with family support and healthcare programs by member's paygrade. Overall, spouses of junior enlisted (E1-E3, 72%) were more likely to be satisfied with medical care for their spouse than spouses of other paygrades (54-64%).

Table 4.9***Satisfaction with Family Support and Healthcare Programs by Member's Paygrade***

Family Support and Healthcare	Enlisted				Warrant Officers	Officers	
	E1-E3	E4	E5-E6	E7-E9	W1-W5	O1-O3	O4-O6
Family support							
Schools for your children	50	52	60	65	59	57	62
Youth activities on base	46	41	43	44	41	46	45
Military family support program	45	32	35	36	29	42	43
Your employment and career opportunities	31	28	38	42	35	32	34
Acceptable and affordable childcare	24	23	23	26	27	27	32
Healthcare							
Dental care for your spouse	73	68	63	59	58	67	66
Medical care for your spouse	72	64	59	54	55	63	61
Medical care for you and your family	72	63	56	50	46	54	50
Dental care for you and your family	59	54	52	48	47	55	52
Margin of error does not exceed (\pm)	6	4	2	3	4	4	4

Table 4.10 shows the percent distribution of spouse satisfaction with family support and healthcare programs by member's location. Spouses overseas (29%) were less likely to be satisfied with their employment and career opportunities than spouses living in the 50 States or District of Columbia (37%).

Table 4.10***Satisfaction with Family Support and Healthcare Programs by Member's Location***

Family Support and Healthcare	50 States or District of Columbia	Overseas, American Samoa, Guam, US Virgin Islands, Puerto Rico
Family support		
Schools for your children	61	58
Youth activities on base	43	46
Military family support program	36	38
Your employment and career opportunities	37	29
Acceptable and affordable childcare	25	23
Healthcare		
Dental care for your spouse	64	65
Medical care for your spouse	59	62
Medical care for you and your family	55	58
Dental care for you and your family	52	55
Margin of error does not exceed (\pm)	1	3

Concerns While Member Away

To assess the concerns spouses have while Service members are away, the following question was asked.

Q25. During the past 12 months, have any of these been a concern while your spouse was away? (MARK ALL THAT APPLY.)

- *Managing expenses and bills*
- *Household repairs, yard work, car maintenance*
- *Storage or security of personal belongings*
- *Pet care*
- *Interruption of your spouse's off duty education*
- *Loss of your spouse's part-time job*
- *Your spouse's ability to communicate with family*
- *Safety of your family in their community*
- *Your job demands or education demands*
- *Childcare arrangements*
- *Eldercare*
- *Child's/children's education*
- *Serious health or emotional problems of spouse, child, parent,, sibling, or elderly family member*
- *Divorce or marital problems*
- *Birth or adoption of a child*
- *Your or your spouse's pregnancy*
- *Death of a family member*
- *Major financial hardship or bankruptcy within your family*
- *Major home repair or replacement due to casualty, theft, fire or severe weather (e.g., hurricane, flood, earthquake, tornado)*
- *Other (specify)*

For purposes of this report, only the top five concerns were analyzed. In Question 21, 22% of spouses indicated the Service member was not away from their permanent duty station overnight in the past 12 months because of military duties. As a result, these individuals were excluded from this analysis.

Table 4.11 shows the top five concerns of spouses while members were away by member's Service, paygrade, and location. About 78% of spouses reported the Service member had been away in the previous 12 months. The top concerns during separations were household repairs/yard work/car maintenance (50%) and the member's ability to communicate with family (36%). Spouses of Air Force members (29% vs. 36-40%) were less likely to be concerned with the member's ability to communicate with their family, and spouses of junior enlisted members (E1-E3, 50% and E4, 46% vs. 29-38%) were more likely to be concerned. Spouses of Navy and Marine Corps members (34% and 31% vs. 25-26%) and junior enlisted spouses (E1-E3, 45% vs.

E4, 40% 14-32%), were more likely to be concerned with managing expenses and bills. Spouses of members overseas (20% vs. 24%) were less likely to report being concerned with their job or education demands.

Table 4.11

Top Five Concerns of Military Spouses While Member is Away by Member's Service, Paygrade, and Location

Top Five Concerns While Member is Away					
	Managing Expenses and Bills	Household Repairs	Spouse's Ability to Communicate	Your Job or Education Demands	Childcare Arrangements
Total	28	50	36	23	30
Total DoD Service	28	50	35	23	30
Army	26	47	36	21	28
Navy	34	53	40	25	32
Marine Corps	31	46	38	23	28
Air Force	26	50	29	25	30
Coast Guard	25	49	37	25	30
Paygrade					
E1-E3	45	45	50	20	24
E4	40	50	46	24	30
E5-E6	32	51	38	25	34
E7-E9	23	50	29	24	28
W1-W5	21	53	32	23	24
O1-O3	22	50	34	23	24
O4-O6	14	45	24	17	25
Location					
Overseas	28	47	38	20	27
50 States and District of Columbia	28	50	35	24	30
<i>Margin of error does not exceed (±)</i>	4	4	4	3	3

Civilian and Military Opportunities

The next question asked survey participants to assess the perceived opportunities offered by military life as compared to opportunities offered by civilian life.

Q29. How do you and your spouse's opportunities in the military life compare to opportunities you would have in the civilian world?

- a. Your spouse's promotion opportunities***
- b. Your spouse's amount of personal/family time***
- c. Your spouse's hours worked per week***
- d. Vacation time***
- e. Your spouse's education and training opportunities***
- f. Your education and training opportunities***
- g. Your employment opportunities***
- h. Your spouse's total compensation***
- i. Your total earnings and benefits***
- j. Health care benefits***
- k. Retirement benefits***
- l. Your spouse's sense of accomplishment/pride***
- m. Your sense of accomplishment/pride***
- n. General quality of life***

Spouses responded using a scale with six categories. For the purposes of this report, those respondents who indicated they did not know were excluded from the analysis. The five remaining response categories were collapsed into three categories: *much/somewhat better as civilian*, *no difference*, and *much/somewhat better in military*.

Questions 29a-n with significantly higher responses of *much/somewhat better as civilian* were considered predominant civilian opportunities and those with significantly higher *much/somewhat better in the military* were considered predominant military opportunities. Questions 29f and 29m were not presented in the tables below because the majority of spouses reported *no difference* for their own education and training or sense of accomplishment.

Table 4.12 shows the predominant civilian opportunities by member's Service, paygrade, and location. Overall, the majority of spouses rated family time (69%), total compensation (63%), promotion opportunities (59%), work hours (59%), their employment opportunities (57%), their earnings (57%) and quality of life (51%) as better in the civilian world. Within DoD, spouses of Air Force members were less likely to believe the amount of personal time (55% vs. 72-76%) or number of hours worked per week (46% vs. 61-68%) would be better in the civilian world than spouses of members of other Services. Spouses of senior officers (O4-O6, 75%) were more likely to believe the member's total compensation would be better in the civilian world than spouses of members of other paygrades (56-69%). Spouses of junior enlisted (E1-E3, 47%) were less likely to believe their total earnings and benefits would be better in the

civilian world than spouses of members in other paygrades (55-65%). Spouses overseas were more likely to feel the amount of personal time (74% vs. 68%), work week (65% vs. 58%), and personal employment opportunities (65% vs. 56%) were better for civilians.

Table 4.12

Predominant Civilian Opportunities by Member's Service, Paygrade, and Location

Predominant Civilian Opportunities							
Much/ Somewhat Better as Civilian	Amount of Personal/Family Time	Total Compensation	Member Promotion Opportunities	Hours Worked per Week	Your Employment opportunities	Your Total Earnings & Benefits	Quality of Life
Total	69	63	59	59	57	57	51
Total DoD Service	69	63	59	60	57	57	51
Army	75	59	52	68	59	55	50
Navy	76	65	66	61	56	55	56
Marine Corps	72	66	55	65	58	57	50
Air Force	55	67	62	46	55	60	48
Coast Guard	60	62	50	50	58	54	46
Paygrade							
E1-E3	68	56	51	51	45	47	44
E4	69	59	56	58	56	55	52
E5-E6	70	62	63	60	55	55	51
E7-E9	67	62	55	61	55	56	46
W1-W5	74	65	53	67	60	64	57
O1-O3	69	69	52	57	66	62	56
O4-O6	66	75	59	59	65	65	55
Location							
Overseas	74	62	56	65	65	60	53
50 States and District of Columbia	68	64	59	58	56	56	51
Margin of error does not exceed (\pm)	3	3	4	3	3	3	3

Table 4.13 shows the predominant military opportunities by member's Service, paygrade, and location. The majority of spouses rated opportunities concerning vacation time (67%), health benefits (59%), retirement benefits (57%), education (56%), and sense of pride (50%) as being better in the military. Spouses of Marine Corps members (65% vs. 46-52%) were more likely to believe that the member's sense of pride was higher in the military than would be in civilian occupations. Spouse of senior officers (O4-O6, 57% vs. 62-71%) and spouses overseas (62% vs. 68%) were less likely to think vacation time was better in the military. Junior enlisted spouses (E1-E3, 77% vs. 38-71%) were more likely to believe that health benefits were better in the military, while spouses of senior officers (O4-O6, 38% vs. 47-77%) were the least likely to believe that health benefits were better in the military. Spouses of junior officers (O1-O3, 50%) were less likely to believe that retirement benefits were better in the military than spouses of other paygrades (50-62%).

Table 4.13***Predominant Military Opportunities by Member's Service, Paygrade, and Location***

Predominant Military Opportunities					
Much/ Somewhat Better in Military	Vacation Time	Health Care Benefits	Retirement Benefits	Member Education & Training Opportunities	Member Sense of Pride
Total	67	59	57	56	50
Total DoD Service	67	59	56	56	50
Army	66	60	56	51	52
Navy	62	62	57	58	47
Marine Corps	70	65	60	58	65
Air Force	71	54	55	60	46
Coast Guard	76	58	62	64	52
Paygrade					
E1-E3	62	77	62	67	56
E4	65	71	52	59	42
E5-E6	70	63	56	57	47
E7-E9	70	54	62	58	59
W1-W5	71	47	59	52	53
O1-O3	64	49	50	53	55
O4-O6	57	38	58	48	53
Location					
Overseas	62	62	57	55	49
50 States and District of Columbia	68	59	57	57	51
<i>Margin of error does not exceed(±)</i>	3	3	3	3	3

Support to Stay or Leave the Military

To assess whether survey participants thought the Service member should leave active duty, the following question was asked.

Q27. Do you think your spouse should stay on or leave active duty?

Spouses responded using a scale with five categories. For the purposes of this report, the five response categories were collapsed into three categories: *strongly/somewhat favor staying*, *no opinion*, and *strongly/somewhat favor leaving*.

Table 4.14 shows spouse support for retention by member's Service, paygrade, and location. Overall, the majority of spouses (59%) favored staying on active duty. Spouses of Coast Guard members (68%) were more likely to favor staying than spouses of other Service members (57-61%). Spouses of junior enlisted members (E1-E3 and E4, both 44% vs. 58-65%) were less likely to support staying on active duty.

Table 4.14

Spouse Support for Staying on or Leaving Active Duty by Member's Service, Paygrade, and Location

Spouse Support for Staying on or Leaving Active Duty			
	Strongly/ Somewhat Favor Staying	No Opinion	Strongly/ Somewhat Favor Leaving
Total	59	12	30
Total DoD	59	12	30
Service			
Army	57	12	31
Navy	58	12	30
Marine Corps	58	12	30
Air Force	61	11	28
Coast Guard	68	10	22
Paygrade			
E1-E3	44	14	42
E4	44	13	43
E5-E6	62	11	27
E7-E9	62	13	25
W1-W5	59	11	31
O1-O3	58	11	31
O4-O6	65	10	25
Location			
Overseas	59	13	28
50 States and District of Columbia	59	11	30
<i>Margin of error does not exceed (\pm)</i>	3	2	3

Summary

Chapter 4 describes spouse perceptions of military life. Specifically, the chapter examines spouses' overall satisfaction with the military way of life, spouses' satisfaction with different components of military life, spouse concerns while the member was away, military versus civilian opportunities, and spouse support for staying on or leaving active duty.

Overall, spouses were more likely to be satisfied with the military way of life (56%) and supported the member staying on active duty (59%). Spouses were more likely to be satisfied with job security (78%) than any other aspect related to military careers (21-65%). In contrast, spouses (23-37%) were less likely to be satisfied with pay and benefits for the military member. With regards to health care and family support programs, spouses were less likely to be satisfied with acceptable and affordable childcare (25% vs. 36-64%). Over 75% of spouses reported they had been separated from their spouse during the past 12 months, which can lead to increased concerns for both members and spouses. The top concerns during separations were household repairs (50%) and the member's ability to communicate with the family (36%). The comparison of civilian and military opportunities revealed the majority of spouses rated family time (69%), total compensation (63%), promotion opportunities (59%), work hours (59%), their employment opportunities (57%), their earnings (57%) and quality of life (51%) as better in the civilian

world. In contrast, spouses perceived the military world provided better vacation time (67%), health care benefits (59%), retirement benefits (57%), member education opportunities (56%), and member sense of pride (50%).

Analysis of satisfaction and retention by Service presents several findings. In terms of retention, spouses of Coast Guard members (68% vs. 57-61%) were more likely to favor the member staying in the military. In contrast, spouses of Army (54%) and Navy (52%) members were less likely to be satisfied overall than were spouses of members of other Services (58-61%). In terms of satisfaction with the member's military career, spouses of Army members were less likely to be satisfied with the type of assignments the member received (41% vs. 45-52%), the level of manning in the member's unit (20% vs. 24-28%), the morale of the member's unit (27% vs. 31-36%), and the location or station of choice, homeporting (45% vs. 50-55%). Spouses of Navy members were less likely to be satisfied with the pace of their members' promotions (26% vs. 30-37%) and with deployments (20% vs. 24-30%). In contrast, spouses of Air Force and Coast Guard members were more likely to be satisfied with the type of assignments the member received (51% and 52% vs. 41-47%) and with the amount of personal/family time the members had (45% and 46% vs. 31-34%). With regards to satisfaction with pay and benefits, spouses of Army members (19%) were less likely to be satisfied with the reenlistment bonus or the continuation pay than spouses of members of other DoD Services (24-28%). Spouses of Army and Air Force members (both 31% vs. 38-44%) were less likely to be satisfied with other retirement benefits. The analysis of spouse concerns during separation showed spouses of Air Force members (29% vs. 36-40%) were less likely to be concerned the member's ability to communicate with the family and spouses of Marine Corps and Navy members (31% and 34% vs. 25-26%) were more likely to be concerned with managing bills and expenses. The comparison of civilian and military opportunities within DoD revealed spouses of Air Force members were less likely to believe the amount of personal time (55% vs. 72-76%) or number of hours worked per week (46% vs. 61-68%) would be better in the civilian world. Similarly, spouses of Marine Corps members (65% vs. 46-52%) were more likely to believe that the member's sense of pride was higher in the military than would be in civilian occupations.

Among military spouses in each of the paygrade groups, spouses of lower enlisted members were less likely to favor staying in the military (E1-3 and E4, both 44% vs. 58-65%). Spouse satisfaction with the overall military way of life tended to increase within commissioned officer (O1-O3, 64% and O4-O6, 71%) and enlisted (E4-E9, 43-63%) paygrade groups. Analysis of satisfaction with various components of military way of life revealed several findings. In terms of satisfaction with the member's military career, spouses of senior officers (O4-O6) were more likely to be satisfied with deployments (33% vs. 18-28%), the other military duties that took the member away from their permanent duty station (30% vs. 12-25%), the morale of the members' unit (48% vs. 23-39%), and the quality of leadership (52% vs. 30-47%). With regards to pay and benefits, spouses of commissioned officers were more likely to be satisfied with basic pay (O1-O3, 48% and O4-O6, 50% vs. 19-35%) and special and incentive pay (O1-O3, 39% and O4-O6, 44% vs. 22-33%). Within officer and enlisted paygrades, spouses of senior officers (O4-O6, 23% vs. O1-O3, 31%) and senior enlisted (E7-E9, 32% vs. 35-46%) were the less likely to be satisfied with military housing. Spouses of junior enlisted (E1-E3, 72% vs. 54-64%) were more likely to be satisfied with the member's medical care. The evaluation of concerns during separations showed spouses of junior enlisted members were more likely to be

concerned with managing expenses (E1-E3, 45% and E4, 40% vs. 14-32%) and communicating with their spouse (E1-E3, 50% and E4, 46% vs. 24-38%) than spouses of members in other paygrade groups. Comparisons of civilian and military opportunities revealed spouses of senior officers (O4-O6, 75% vs. 56-69%) were more likely to believe the member's total compensation would be better in the civilian world. In contrast, spouses of E1-E3s were less likely to believe their total earnings and benefits (47% vs. 55-69%) would be better in the civilian world and were more likely to believe that their health benefits (77% v. 38-71%) were better in the military.

Regardless of location, spouses overseas (56%) and in the 50 States and District of Columbia (55%) were satisfied with the military way of life and supported the member staying in the military (both 59%). In terms of the member's military career, spouses overseas were less likely to be satisfied with deployments (21% vs. 25%), members' workload (24% vs. 28%), and quality of leadership (35% vs. 39%). In contrast, analysis of satisfaction with pay and benefits revealed spouses overseas were more likely to be satisfied with military housing (39% vs. 34%) and housing allowances (36% vs. 30%). Spouses overseas were less likely to be satisfied with their employment and career opportunities (29% vs. 37%). Given this, it is not surprising that spouses overseas were less concerned with their job and education demands (20% vs. 24%) when the members were away. Comparison of civilian and military opportunities showed spouses overseas were more likely to feel the amount of personal time (74% vs. 68%), work week (65% vs. 58%), and personal employment opportunities (65% vs. 56%) were better in the civilian world. However spouses overseas were less likely to believe the amount of vacation time (62% vs. 68%) was better in the military.

Chapter 5: Quality of Life Programs and Services

This chapter describes spouses' responses concerning the availability and use of quality of life programs, as well as, use of childcare arrangements, spouses' satisfaction with aspects of health care and ratings of various aspects of schools. The final section of this chapter summarizes the important findings for each section. Detailed tables supporting the tables and analysis reported in this chapter appear in Deak et al. (2001b).

Availability and Usage of On Base Quality of Life Programs

This section is divided into two parts that address the availability and household's usage of on base programs.

In order to assess the overall availability and usage of on base programs, facilities, or services, survey participants were asked the following question.

Q38. On average during a month, how often do you and/or your family members (child, children, or other legal dependents) use the following on base programs, facilities, or services and civilian off base programs, facilities, or services?

- *Fitness center/gym*
- *Library services*
- *Outdoor recreation areas (e.g., campgrounds, picnic areas, beach stables)*
- *Outdoor recreation equipment rental*
- *Recreation center (e.g., recreation room, music/TV, game room/amusement machines)*
- *Golf Course*
- *Bowling center*
- *Recreation lodging/hotel or resorts*
- *Clubs/dance/night clubs*
- *Commissary/supermarket/grocery store*
- *Main exchange/department store*
- *Social Activities (e.g., trips, special events, tournaments)*
- *Auto, crafts and hobby shops*

For each option, spouses were asked to select a level of average monthly use for each service, program or facility from among the following eight options: *not available, 0 times, 1-5 times, 6-10 times, 11-15 times, 16-20 times, 21-25 times, and 26 times or more.*

For purposes of this report, responses were recoded into two variables. The first variable has two categories: available or not available. The second variable reported the usage of the service, program, or facility if available. This variable was recoded from the number of times used to the midpoint of each category (e.g., 0 times was recoded to 0; 1-5 times was recoded to 3 times, 6-10 times was recoded to 8 times). The final category, 26 times or more, was set to 26.

The mean monthly program use was then used to compare responses between member Services, paygrade groups, and location.

Availability of On Base Quality of Life Programs

Table 5.1 shows the availability of on base programs, facilities, or services by member's Service. Spouses of Coast Guard members were less likely to report that the listed on base programs and services were available than did spouses from the other Services. Within DoD Services, spouses of Navy members were less likely to report that on base libraries (87% vs. 90-95%) were available and spouses of Army members were less likely to report that on base outdoor recreation areas (88% vs. 91-92%), outdoor recreation equipment (89% vs. 93-95%), and social activities (91% vs. 93-96%) were available than did spouses from other Services. Spouses of Air Force members were more likely to report that on base golf courses (92% vs. 85-88%), clubs/dance/night clubs (95% vs. 89-91%), commissaries (98% vs. 95-96%), and auto, crafts, and hobby shops (94% vs. 90-92%) were available than spouses from other Services.

Table 5.1
Availability of On Base Programs, Facilities, or Services, by Member's Service

	Total	DoD					Coast Guard
		Total	Army	Navy	Marine Corps	Air Force	
Fitness center/gym	94	95	93	94	95	97	73
Library services	90	91	90	87	92	95	46
Outdoor recreation areas	90	90	88	92	91	92	63
Outdoor recreation equipment rental	92	92	89	93	93	95	73
Recreation center	89	90	87	91	89	92	59
Golf course	87	88	87	85	88	92	48
Bowling center	91	92	91	91	93	95	49
Recreation lodging/hotel or resorts	89	90	89	91	90	91	55
Clubs/dance/night clubs	90	91	89	91	90	95	56
Commissary/supermarket/grocery store	95	96	95	96	95	98	70
Main exchange/department store	96	96	95	96	96	98	80
Social activities for service members	93	93	91	94	93	96	70
Auto, crafts and hobby shops	91	92	90	92	92	94	56
<i>Margin of error does not exceed (±)</i>	1	1	1	1	2	1	3

Table 5.2 shows the availability of on base programs, facilities, or services by member's paygrade. There were no differences among paygrade groups.

Table 5.2

Availability of On Base Programs, Facilities, or Services, by Member's Paygrade

	Enlisted				Warrant Officers	Officers	
	E1-E3	E4	E5-E6	E7-E9	W1-W5	O1-O3	O4-O6
Fitness center/gym	96	98	94	92	93	94	93
Library services	95	95	90	87	88	89	88
Outdoor recreation areas	92	92	89	87	89	90	89
Outdoor recreation equipment rental	94	94	92	90	92	92	91
Recreation center	92	91	89	87	87	89	88
Golf course	90	90	86	86	85	88	87
Bowling center	95	96	91	88	89	92	90
Recreation lodging/hotel or resorts	93	93	89	88	88	91	89
Clubs/dance/night clubs	90	93	90	90	91	90	90
Commissary/supermarket/grocery store	98	98	95	93	94	96	95
Main exchange/department store	98	98	96	94	95	96	96
Social activities for service members	94	96	93	90	91	94	92
Auto, crafts and hobby shops	94	94	91	88	90	92	90
<i>Margin of error does not exceed (\pm)</i>	2	1	1	1	2	2	2

Table 5.3 shows the availability of on base programs, facilities, or services by member's location. Spouses overseas were more likely to report that on base fitness centers (96% vs. 94%), libraries (96% vs. 89%), bowling centers (94% vs. 91%), clubs/dance/night clubs (93% vs. 90%), commissaries (97% vs. 95%), social activities (95% vs. 92%), and auto, crafts, and hobby shops (93% vs. 91%) were available than did spouses in the 50 States or District of Columbia. Spouses in the 50 States or District of Columbia were more likely to report that on base outdoor recreation areas (90% vs. 85%) and golf centers (88% vs. 83%) were available than did spouses overseas.

Table 5.3
Availability of On Base Programs, Facilities, or Services, by Member's Location

	50 States or District of Columbia	Overseas, American Samoa, Guam, US Virgin Islands, Puerto Rico
Fitness center/gym	94	96
Library services	89	96
Outdoor recreation areas	90	85
Outdoor recreation equipment rental	92	92
Recreation center	89	90
Golf course	88	83
Bowling center	91	94
Recreation lodging/hotel or resorts	90	89
Clubs/dance/night clubs	90	93
Commissary/supermarket/grocery store	95	97
Main exchange/department store	96	96
Social activities for service members	92	95
Auto, crafts and hobby shops	91	93
<i>Margin of error does not exceed (\pm)</i>	1	2

Average Monthly Usage of On Base Quality of Life Programs

Table 5.4 shows the average monthly usage of on base programs, facilities, or services by member's Service. Spouses of Air Force members reported that household members used golf courses (1.6 times) more frequently than spouses from other Services (1.0-1.1 times). Spouses of Coast Guard members reported that household members used on base fitness centers (3.8 times vs. 4.5-6.8 times), bowling centers (1.3 times vs. 1.9-2.2 times), commissaries (5.9 times vs. 7.1-7.7 times), and main exchanges (4.6 times vs. 6.3-7.3 times) less frequently than spouses from other Services. Spouses of Navy members reported that household members used on base fitness centers (4.5 times vs. 6.2-6.8 times) and libraries (1.4 times vs. 2.2-3.0 times) less frequently than spouses from other DoD Services. Within DoD, spouses of Army members reported that household members used library services (3.0 times vs. 1.4-2.6 times) more frequently and spouses of Marine Corps members reported that household members used outdoor recreation areas (2.8 times vs. 2.0-2.3 times) more frequently.

Table 5.4
Average Monthly Usage (Number of Times) of On Base Programs, Facilities, or Services, by Member's Service

	Total	DoD					Coast Guard
		Total	Army	Navy	Marine Corps	Air Force	
Fitness center/gym	5.9	6.0	6.2	4.5	6.6	6.8	3.8
Library services	2.4	2.4	3.0	1.4	2.2	2.6	1.2
Outdoor recreation areas	2.2	2.2	2.3	2.2	2.8	2.0	2.3
Outdoor recreation equipment rental	0.8	0.8	0.7	0.8	0.8	0.9	0.7
Recreation center	1.0	1.0	1.0	0.9	1.1	1.0	1.1
Golf course	1.2	1.2	1.0	1.1	1.1	1.6	1.0
Bowling center	2.0	2.0	2.1	1.7	1.9	2.2	1.3
Recreation lodging/hotel or resorts	0.9	0.9	0.9	0.8	0.8	0.8	0.8
Clubs/dance/night clubs	1.0	1.1	1.1	0.8	1.0	1.3	0.6
Commissary/supermarket/grocery store	7.3	7.4	7.5	7.4	7.7	7.1	5.9
Main exchange/department store	6.9	6.9	7.3	6.6	6.3	6.9	4.6
Social activities for service members	1.1	1.1	1.1	1.0	1.0	1.1	0.8
Auto, crafts and hobby shops	1.4	1.4	1.4	1.4	1.4	1.5	1.0
<i>Margin of error does not exceed (\pm)</i>	0.2	0.2	0.4	0.3	0.4	0.3	0.5

Table 5.5 shows the average monthly usage of on base programs, facilities, or services by member's paygrade. Spouses of commissioned officers (O1-O3 and O4-O6) reported that household members used bowling centers (both, 1.2 times vs. 2.0-2.3 times), commissaries (6.1 and 6.2 times vs. 7.2-7.8 times), and main exchanges (5.6 and 5.8 times vs. 7.0-7.3) less frequently than did enlisted households.

Table 5.5

Average Monthly Usage (Number of Times) of On Base Programs, Facilities, or Services, by Member's Paygrade

	Enlisted				Warrant Officers	Officers	
	E1-E3	E4	E5-E6	E7-E9	W1-W5	O1-O3	O4-O6
Fitness center/gym	5.5	6.3	5.8	6.2	5.2	6.5	5.5
Library services	1.9	2.5	2.5	2.7	2.4	2.0	1.8
Outdoor recreation areas	1.8	2.1	2.3	2.3	2.2	2.2	2.0
Outdoor recreation equipment rental	0.6	0.6	0.9	0.8	0.7	0.8	0.7
Recreation center	0.8	0.8	1.2	1.3	0.9	0.5	0.7
Golf course	0.6	1.0	1.1	1.3	1.3	1.6	1.6
Bowling center	2.0	2.0	2.3	2.3	1.8	1.2	1.2
Recreation lodging/hotel or resorts	0.6	0.7	0.8	1.0	0.9	0.9	1.0
Clubs/dance/night clubs	0.8	1.1	1.1	1.1	0.9	0.8	1.1
Commissary/supermarket/grocery store	7.3	7.2	7.7	7.8	7.0	6.1	6.2
Main exchange/department store	7.1	7.2	7.3	7.0	6.4	5.6	5.8
Social activities for service members	0.8	0.8	1.1	1.2	1.2	1.1	1.2
Auto, crafts and hobby shops	1.2	1.3	1.6	1.4	1.3	1.2	0.9
<i>Margin of error does not exceed (\pm)</i>	0.6	0.4	0.3	0.4	0.5	0.5	0.4

Table 5.6 shows the average monthly usage of on base programs, facilities, or services by member's location. With the exception to golf courses, spouses overseas reported that household members used all of the programs, facilities, and services more frequently than did households in the 50 States or District of Columbia.

Table 5.6
Average Monthly Usage (Number of Times) of On Base Programs, Facilities, or Services, by Member's Location

	50 States or District of Columbia	Overseas, American Samoa, Guam, US Virgin Islands, Puerto Rico
Fitness center/gym	5.5	8.4
Library services	2.0	4.5
Outdoor recreation areas	2.1	2.7
Outdoor recreation equipment rental	0.8	1.0
Recreation center	0.8	1.9
Golf course	1.2	1.4
Bowling center	1.8	3.2
Recreation lodging/hotel or resorts	0.8	1.2
Clubs/dance/night clubs	0.9	2.0
Commissary/supermarket/grocery store	7.0	9.5
Main exchange/department store	6.4	9.7
Social activities for service members	0.9	2.1
Auto, crafts and hobby shops	1.2	2.5
<i>Margin of error does not exceed (\pm)</i>	0.2	0.4

Use of Childcare Programs

In order to assess patterns in the usage of childcare arrangements, participants were asked the following question.

Q72. During the past 12 months, have you routinely used any of the following childcare arrangements? (MARK ALL THAT APPLY.)

- *Not applicable, I have not used any of the following childcare arrangements*
- *Child's other parent or stepparent*
- *Child's brother or sister (age 15 or older)*
- *Child's brother or sister (under age 15)*
- *Child's grandparent*
- *Other relative*
- *Friend or neighbor*
- *Sitter, nanny, or au pair*
- *Preschool (on base)*
- *Preschool (off base)*
- *"Child Development Center" (on base)*
- *Childcare center/day care center (off base)*
- *"Family Childcare Home" (on base)*
- *Childcare provider in a home setting (off base)*
- *"School-Age Care Program" (on base)*
- *After-school program (off base)*
- *Federally supported Head Start program*
- *None of the above*

For purposes of this report, responses in *Child's other parent or stepparent*, *Child's brother or sister (age 15 or older)*, *Child's brother or sister (under age 15)*, *Child's grandparent*, and *Other relative* were collapsed into one category: *family care*. Responses for those spouses who did not select *not applicable* were assessed for each of the childcare programs. Spouses who had no children or legal dependents were excluded from the analysis.

Table 5.7 shows the use of childcare programs by member's Service. Overall, spouses were more likely to use a friend or neighbor (55%) or their family (48%) than any other childcare arrangements (1-23%). Spouses of Coast Guard members were less likely to use the "Child Development Center" (on base) (7% vs. 14-21%), "Family Childcare Home" (on base) (2% vs. 6-10%), and "School-Age Care Program" (on base) (1% vs. 4-8%) than spouses of the other Services' members.

Table 5.7
Use of Childcare Programs by Member's Service

	Total	DoD					Coast Guard
		Total	Army	Navy	Marine Corps	Air Force	
Family care	48	48	47	50	48	48	56
Friend or neighbor	55	55	55	55	53	57	55
Sitter, nanny, or au pair	23	23	21	24	21	24	22
Preschool (on base)	6	6	6	5	7	7	3
Preschool (off base)	14	14	13	16	12	14	20
Child Development Center (on base)	18	19	19	14	20	21	7
Childcare center/ day care center (off base)	14	13	15	13	12	13	17
Family Childcare Home (on base)	8	8	7	6	9	10	2
Childcare provider in a home setting (off base)	9	9	8	11	8	8	10
School-Age Care Program (on base)	6	6	8	4	4	7	1
After-school program (off base)	10	10	9	13	9	10	11
Federally supported Head Start program	1	1	2	1	1	1	2
None of the above	4	4	5	5	4	4	4
<i>Margin of error does not exceed (\pm)</i>	1	1	2	3	3	3	4

Table 5.8 shows the use of childcare programs by member's paygrade. Spouses of commissioned officers were more likely to use a sitter, nanny or au pair (O1-O3, 39% and O4-O6, 41% vs. 13-22%) and preschools off base (O1-O3, 22% and O4-O6, 25% vs. 6-14%) than spouses of Service members of other paygrades.

Table 5.8
Use of Childcare Programs by Member's Paygrade

	Enlisted				Warrant Officers	Officers	
	E1-E3	E4	E5-E6	E7-E9	W1-W5	O1-O3	O4-O6
Family care	46	44	47	54	49	50	51
Friend or neighbor	53	59	55	52	52	62	55
Sitter, nanny, or au pair	13	16	19	19	22	39	41
Preschool (on base)	4	6	7	4	7	8	5
Preschool (off base)	6	8	14	11	14	25	22
Child Development Center (on base)	18	24	19	12	17	19	15
Childcare center/ day care center (off base)	12	13	15	14	12	12	9
Family Childcare Home (on base)	7	10	9	5	5	6	4
Childcare provider in a home setting (off base)	8	11	10	6	7	6	6
School-Age Care Program (on base)	4	2	8	8	7	3	3
After-school program (off base)	3	4	11	15	12	6	11
Federally supported Head Start program	1	3	2	1	0	0	0
None of the above	4	4	4	6	9	3	6
<i>Margin of error does not exceed (\pm)</i>	5	4	2	3	5	4	4

Table 5.9 shows the use of childcare programs by member's location. Spouses overseas were more likely to use on base childcare programs.

Table 5.9***Use of Childcare Programs by Member's Location***

	50 States or District of Columbia	Overseas, American Samoa, Guam, US Virgin Islands, Puerto Rico
Family care	50	41
Friend or neighbor	55	59
Sitter, nanny, or au pair	23	23
Preschool (on base)	5	12
Preschool (off base)	15	8
Child Development Center (on base)	16	31
Childcare center/ day care center (off base)	15	6
Family Childcare Home (on base)	7	11
Childcare provider in a home setting (off base)	10	5
School-Age Care Program (on base)	5	11
After-school program (off base)	11	5
Federally supported Head Start program	1	2
None of the above	4	4
<i>Margin of error does not exceed (\pm)</i>	1	3

Satisfaction with Aspects of Health Care

In order to assess spouses' level of satisfaction of military health care, participants were asked the following question.

Q85. How satisfied or dissatisfied are you with each of the following aspects of military health care for you and your family (exclude your spouse)?

- ***My out-of-pocket cost for care***
- ***Skill of physicians and other medical providers***
- ***Availability of specialists***
- ***Ability to get appointments***
- ***Waiting time in the clinic***
- ***Overall quality of care***
- ***Administrative requirements (claims, paperwork, approvals, etc.)***

Spouses responded using a five point scale: *very satisfied, satisfied, neither satisfied nor dissatisfied, dissatisfied, and very dissatisfied*. For purposes of this report, the five categories were collapsed into three categories: *very satisfied/satisfied, neither satisfied nor dissatisfied, and very dissatisfied/dissatisfied*.

Table 5.10 shows the percentages of spouses who were very satisfied/satisfied with aspects of health care by member's Service. Spouses (58%) were more likely to be satisfied with out-of-pocket costs than all other aspects of health care (33-52%). Spouses of Marine Corps members (64%) were more likely to be satisfied with out-of-pocket costs than spouses of other Service members (49-59%).

Table 5.10
Very Satisfied/Satisfied with Aspects of Health Care by Member's Service

	Total	DoD					Coast Guard
		Total	Army	Navy	Marine Corps	Air Force	
My out-of-pocket costs for care	58	59	56	59	64	59	49
Skill of physicians and other medical providers	51	51	49	53	50	51	53
Availability of specialists	33	32	32	36	33	30	35
Ability to get appointments	45	45	45	46	45	45	48
Waiting time in the clinics	42	42	41	41	43	44	42
Overall quality of care	52	51	50	54	52	52	54
Administrative requirements	39	39	39	41	42	37	36
<i>Margin of error does not exceed (±)</i>	1	1	2	2	2	2	3

Table 5.11 shows the percentages of spouses who were very satisfied/satisfied with aspects of health care by member's paygrade. Spouses of junior officers (O1-O3, 65%) were more likely to be satisfied with out-of-pocket costs than spouses of senior officers (O4-O6, 57%).

Table 5.11***Very Satisfied/Satisfied with Aspects of Health Care by Member's Paygrade***

	Enlisted				Warrant Officers	Officers	
	E1-E3	E4	E5-E6	E7-E9	W1-W5	O1-O3	O4-O6
My out-of-pocket costs for care	71	67	56	53	51	65	57
Skill of physicians and other medical providers	57	49	49	50	46	55	59
Availability of specialists	39	31	32	32	29	32	35
Ability to get appointments	51	46	44	45	44	45	46
Waiting time in the clinics	49	41	41	41	37	44	48
Overall quality of care	59	51	50	50	46	54	55
Administrative requirements	46	43	39	38	34	39	38
<i>Margin of error does not exceed (\pm)</i>	3	3	2	2	3	3	3

Table 5.12 shows the percentages of spouses who were very satisfied/satisfied with aspects of health care by member's location. Spouses overseas (28%) were less likely to be satisfied with the availability of specialists than spouses in the 50 States or District of Columbia (33%).

Table 5.12***Very Satisfied/Satisfied with Aspects of Health Care by Member's Location***

	50 States or District of Columbia	Overseas, American Samoa, Guam, US Virgin Islands, Puerto Rico
My out-of-pocket costs for care	58	61
Skill of physicians and other medical providers	51	49
Availability of specialists	33	28
Ability to get appointments	46	43
Waiting time in the clinics	42	42
Overall quality of care	52	51
Administrative requirements	39	41
<i>Margin of error does not exceed (\pm)</i>	1	2

Ratings of Various Aspects of Schools

In order to analyze various aspects of schools, survey participants were asked the following question.

Q81. For the type of school you marked in Question 79, please rate the following.

- ***Overall academic program***
- ***Support services provided by the school***
- ***Special education programs***
- ***Physical plant (building, school grounds, heating/cooling, food service, etc.)***
- ***Availability of extracurricular activities***
- ***Safety of school***
- ***Overall quality of the school***

Spouses responded using a five-point scale: *excellent, good, satisfactory, poor, fail*, and *not applicable or don't know*. For purposes of this report, the five categories were collapsed into three categories: *excellent/good, satisfactory*, and *poor/fail*. For these analyses, when a spouse indicated the question was not applicable, their response was set to missing. In addition, spouses whose youngest school-aged child attended college or university, including spouses who had no children enrolled in school and spouses who had no legal dependents were excluded from the analysis.

Table 5.13 shows the percentages of spouses who rated the various aspects of schools as excellent/good by member's Service. Overall, more spouses rated academic program (68%), safety (66%), and overall quality (67%) as excellent/good than other school aspects (52-60%). No Service differences were present.

Table 5.13***Excellent/Good Ratings of Various Aspects of Schools by Member's Service***

	Total	DoD					Coast Guard
		Total	Army	Navy	Marine Corps	Air Force	
Overall academic program	68	68	68	69	66	69	69
Support services provided by the school	60	60	61	61	58	59	58
Special education programs	59	59	59	62	57	58	52
Physical plant	57	57	60	58	55	55	57
Availability of extracurricular activities	52	52	54	53	51	49	50
Safety of school	66	66	67	64	67	66	67
Overall quality of the school	67	67	67	67	65	67	69
<i>Margin of error does not exceed (\pm)</i>	2	2	3	3	6	4	6

Table 5.14 shows the percentages of spouses who rated the various aspects of schools as excellent/good by member's paygrade. More E1-E3 spouses rated the availability of extracurricular activities (65%) as excellent/good than did spouses of other enlisted paygrades (48-52%).

Table 5.14***Excellent/Good Ratings of Various Aspects of Schools by Member's Paygrade***

	Enlisted				Warrant Officers	Officers	
	E1-E3	E4	E5-E6	E7-E9	W1-W5	O1-O3	O4-O6
Overall academic program	77	66	67	67	65	73	76
Support services provided by the school	63	61	59	59	56	62	66
Special education programs	66	59	60	58	59	51	61
Physical plant	68	63	57	54	55	59	60
Availability of extracurricular activities	65	48	50	52	50	52	56
Safety of school	77	65	64	65	64	65	73
Overall quality of the school	71	64	66	65	65	70	74
<i>Margin of error does not exceed (\pm)</i>	11	7	3	4	6	7	5

Table 5.15 shows the percentages of spouses who rated the various aspects of schools as excellent/good by member's location. With the exception of special education programs (where

there was no significant difference), more spouses in the 50 States or District of Columbia (53-70%) rated all aspects of schools as excellent/good than did spouses overseas (44-61%).

Table 5.15

Excellent/Good Ratings of Various Aspects of Schools by Member's Location

	50 States or District of Columbia	Overseas, American Samoa, Guam, US Virgin Islands, Puerto Rico
Overall academic program	70	59
Support services provided by the school	61	54
Special education programs	60	54
Physical plant	58	51
Availability of extracurricular activities	53	44
Safety of school	67	61
Overall quality of the school	68	58
<i>Margin of error does not exceed (\pm)</i>	2	5

Summary

Chapter 5 describes spouses' responses concerning the availability, use of, and satisfaction with quality of life programs. Comparisons were made for the availability and use of quality of life programs, use of childcare arrangements, attitudes about health care, and ratings of various aspects of schools.

Overall, the majority of spouses reported that on base quality of life services, programs and facilities were generally available (87% or more). Comparisons of military households use of on base programs revealed that spouses indicated a higher average monthly use of fitness centers (5.9 times), commissaries (7.3 times), and main exchanges (6.9 times) than other quality of life programs and services. Analysis of usage of childcare arrangements revealed spouses were more likely to use a friend or neighbor (55%) or their family (48%) than any other childcare arrangements (1-23%). Spouses were more likely to be satisfied with out-of-pocket costs (58%) than all other aspects of health care (33-52%). The examination of spouse ratings of aspects of schools revealed that more spouses rated academic program (68%), safety (66%), and overall quality (67%) as excellent/good than other school aspects (52-60%).

By Service, Spouses of Coast Guard members were less likely to report that the listed on base programs and services were available. Within DoD Services, Spouses of Navy members were less likely to report that on base libraries (87% vs. 90-95%) were available and spouses of Army members were less likely to report that on base outdoor recreation areas (88% vs. 91-

92%), outdoor recreation equipment (89% vs. 93-95%), and social activities (91% vs. 93-96%) were available than did spouses from other Services. Spouses of Air Force members were more likely to report that on base golf courses (92% vs. 85-88%), clubs/dance/night clubs (95% vs. 89-91%), commissaries (98% vs. 95-96%), and auto, crafts, and hobby shops (94% vs. 90-92%) were available than spouses from other Services. Spouses of Coast Guard members reported that household members used on base fitness centers (3.8 times vs. 4.5-6.8 times), bowling centers (1.3 times vs. 1.9-2.2 times), commissaries (5.9 times vs. 7.1-7.7 times), and main exchanges (4.6 times vs. 6.3-7.3 times) less frequently than spouses from other Services. In addition, spouses of Coast Guard members were less likely to use the "Child Development Center" (on base) (7% vs. 14-21%), "Family Childcare Home" (on base) (2% vs. 6-10%), and "School-Age Care Program" (on base) (1% vs. 4-8%) than spouses of the other Services' members. Analysis of attitudes on health care revealed that spouses of Marine Corps members (64%) were more likely to be satisfied with out-of-pocket costs than spouses of other Services' members (49-59%). No Services differences could be determined in spouse ratings of aspects of school.

There were no paygrade differences in the availability of the 13 on base programs, services, and facilities. Spouses of commissioned officers (O1-O3 and O4-O6) reported that household members used bowling centers (both, 1.2 times vs. 2.0-2.3 times), commissaries (6.1 and 6.2 times vs. 7.2-7.8 times), and main exchanges (5.6 and 5.8 times vs. 7.0-7.3) less frequently than did enlisted households. Comparison of childcare programs revealed spouses of commissioned officers were more likely to use a sitter, nanny or au pair (O1-O3, 39% and O4-O6, 41% vs. 13-22%) and preschools off base (O1-O3, 22% and O4-O6, 25% vs. 6-14%) than spouses of Service members of other paygrades. Spouses of junior officers (O1-O3, 65%) were more likely to be satisfied with out-of-pocket costs than spouses of senior officers (O4-O6, 57%). With regard to rating aspects of schools, more spouses of E1-E3 members rated the availability of extracurricular activities (65%) as excellent/good than did spouses of other enlisted paygrades (48-52%).

Comparisons by location revealed spouses overseas were more likely to respond that on base quality of life programs were generally available and that household members used the available programs more often than did spouses in the 50 States or District of Columbia. Spouses overseas were more likely to use on base childcare programs. The review of attitudes of health care revealed spouses overseas (28%) were less likely to be satisfied with the availability of specialists than spouses in the 50 States or District of Columbia (33%). With the exception to special education programs, more spouses in the 50 States or District of Columbia (53-70%) rated all aspects of schools as excellent/good than did spouses overseas (44-61%).

Chapter 6: Spouse Employment

This chapter describes spouses' responses concerning various aspects of their employment. The first section compares employment status rates (e.g., employed and unemployed) for spouses of Service members to national rates calculated from the Current Population Survey (CPS). The remaining sections assess length of time to find current job, use of skills and training, contribution to total monthly household income, and problems in looking for or holding a job. A summary of notable findings concerning these subjects is presented in the final section of this chapter. Complete tables supporting the analysis reported here appear in Deak et al. (2001b).

Spouse Employment

From the CPS, the Bureau of Labor Statistics (BLS) calculates employment status rates that were used in calculating civilian benchmarks for use in this discussion. Given that CPS is intended to be representative of the total US population and ADS was intended to be representative of the population of spouses of Service members, demographic differences were not expected. In order to ensure the comparability of results, various limitations were imposed on analyses. These differences and limitations are as follows:

- CPS is 52% male and 48% female while ADS is 10% male and 90% female – comparisons are presented separately for males and females.
- CPS does not include members of the Armed Forces, roughly 1% of the married US population, in its sample, while 10% of spouses of Service members are also in the military. Therefore, the exclusion of members of the Armed Forces would have disproportional effects on the results of these two surveys. Using DMDC Active Duty Master File data, members of the Armed Forces were added back into the CPS for these analyses.
- CPS includes individuals who are both married and unmarried, while ADS, by definition, includes only married individuals – CPS dataset was limited to only married.
- CPS age range is 15 to 90 years of age while ADS is 16 to 69² – both datasets were limited to individuals between the ages of 18 to 44.

In the remainder of this section, employment status rates for spouses of Service members are first compared to these national benchmarks and then comparisons are made between the various subgroups of spouses of Service members.

² Persons 45 and older represent 7% of the total.

The employment status rates were constructed from questions based on CPS labor force items and analyzed in a way to conform to Bureau of Labor Statistics' standards. The specific items used on the survey were as follows. For details on the calculation of the spouse employment variable, see Appendix B.

40. *Are you currently: (MARK ALL THAT APPLY.)*
- *Serving on active duty (not a member of the National Guard or Reserve)*
 - *Member of the National Guard or Reserve in a full-time active duty program (AGR, TAR, AR)*
 - *Other type of National Guard or Reserve member (e.g., drilling unit, IMA, IRR, military technician)*
 - *Working in a Federal civilian job (full-time)*
 - *Working in a Federal civilian job (part-time)*
 - *Working in a civilian job on base (full-time)*
 - *Working in a civilian job on base (part-time)*
 - *Working in a civilian job off base (full-time)*
 - *Working in a civilian job off base (part-time)*
 - *Managing or working in family business*
 - *Self-employed in your own business or profession*
 - *Unemployed and looking for work*
 - *In school*
 - *Homemaker/housewife/househusband*
 - *Retired*
 - *Other (specify):*
-
41. *Last week, did you do any work for pay or profit? (Mark yes even if you worked only one hour, or helped without pay in a family business or farm for 15 hours or more.)*
- *Yes → Go to Question 47*
 - *No*
42. *Last week, were you on layoff from a job?*
- *Yes → Go to Question 44*
 - *No*
43. *Last week, were you temporarily absent from a job or business?*
- *Yes, on vacation, temporary illness, labor dispute, etc. → Go to Question 47*
 - *No → Go to Question 45*
44. *Have you been informed that you will be recalled to work within the next 6 months or been given a date to return to work?*
- *Yes → Go to Question 46*
 - *No*
45. *Have you been looking for work during the last 4 weeks?*
- *Yes*
 - *No → Go to Question 48*
46. *Last week, could you have started a job if offered one, or returned to work if recalled?*
- *Yes, could have gone to work → Go to Question 56*
 - *No, because of own temporary illness → Go to Question 56*
 - *No, because of all other reasons (in school, etc.) → Go to Question 56*

Spouse Employment Status Rates

Table 6.1 compares spouse employment status to the married U.S. civilian population and to member's Service, paygrade, and location. Spouses of active-duty members (35%) were more likely not to be in the labor force (those who are not working nor actively looking for work) than those individuals in the United States married population (16%). The unemployment rate for military spouses was three times the national unemployment rate for married persons.

Spouses of Coast Guard members (86% vs. 73-81%) were more likely to be employed in civilian jobs and spouses of Air Force members (23% vs. 7-16%) were more likely to be in the Armed Forces. Spouses of commissioned officers (O1-O3, 43% and O4-O6, 49%) were more likely not to be in the labor market (neither working nor actively looking for work) than were the spouses of other paygrades (29-37%). Given the restrictions on alien workers in some countries, it was not unexpected to find that spouses overseas (42%) were more likely to not in the labor force (neither working nor actively looking for work) than spouses in the 50 States or District of Columbia (34%). Spouses overseas were more likely to be in the Armed Forces (21% vs. 16%) and less likely to be employed in civilian jobs (69% vs. 76%) than spouses in the 50 States or District of Columbia.

Table 6.1

Spouse Employment Status by National Population and Member's Service, Paygrade, and Location (18-44 year olds)

	Labor Force			Not in Labor Force
	Employed	Active Duty in Armed Forces	Unemployed	
Married Civilians	95 ^a	2 ^b	3 ^a	16 ^a
Male	95	3	2	4
Female	96	0	3	27
Total Military	75	16	9	35
Total DoD	75	16	9	35
Gender				
Male	38	57	4	10
Female	80	11	10	38
Service				
Army	73	16	11	36
Navy	81	10	9	37
Marine Corps	78	12	10	37
Air Force	70	23	7	33
Coast Guard	86	7	6	33
Paygrade				
E1-E3	67	21	12	37
E4	64	24	12	34
E5-E6	75	17	9	34
E7-E9	84	9	8	29
W1-W5	79	9	13	34
O1-O3	75	17	8	43
O4-O6	81	14	5	49
Location				
Overseas	69	21	11	42
50 States and District of Columbia	76	16	9	34
Margin of error does not exceed (\pm)	4	4	3	3

^a Civilian data for US are from Bureau of Labor Statistics Current Population Survey File, March 2000

^b Armed Forces data for US are from DMDC Active Duty Master File, March 2000

Source of all other data is 1999 Survey of Spouses of Active Duty Personnel items 40-46, ages 18-44

Length of Time to Find Current Job

The number and frequency of members' PCS moves often undermines military spouse employment and the ability of military spouses to achieve career status in their jobs (Lakhani, 1994; Segal, 1986; Segal and Harris, 1993). Military members are often reassigned on an every 2 to 4 year cycle and as a result spouses who wish or need to work will be seeking employment on a similar schedule. The length of time it takes to find a job can play an important part in the success of the spouse's career. In order to determine the length of time it takes spouses to find a job, survey participants were asked the following question.

Q49. From the time you started your job search, about how long did it take you to find your current primary job?

- *Less than 1 month*
- *1-3 months*
- *4-6 months*
- *7-9 months*
- *10-12 months*
- *More than 1 year*

Spouses who were currently looking for employment or wanted or needed work, were not currently looking for employment or did not want or need to work, including spouses who could have started a job, or could not have started a job because of temporary illness or for other reasons were excluded in these analyses.

Table 6.2 compares spouses' length of time to find their current job by member's Service. Almost half of spouses (49%) located their primary job in less than 1 month. No differences in the time to find employment were observed among Service groups.

Table 6.2
Length of Time to Find Current Job by Member's Service

	Total	DoD					Coast Guard
		Total	Army	Navy	Marine Corps	Air Force	
Less than 1 month	49	49	48	51	54	48	52
1 to 3 months	28	28	29	26	28	28	26
4-6 months	11	11	11	11	9	12	12
7-9 months	4	4	4	4	4	3	3
10-12 months	3	3	3	2	2	4	2
More than 1 year	5	5	5	5	4	6	4
<i>Margin of error does not exceed (\pm)</i>	1	1	2	3	3	3	4

Table 6.3 compares spouses' length of time to find their current job by member's paygrade. No differences in the time to find employment were observed among paygrade groups.

Table 6.3
Length of Time to Find Current Job by Member's Paygrade

	Enlisted				Warrant Officers	Officers	
	E1-E3	E4	E5-E6	E7-E9	W1-W5	O1-O3	O4-O6
Less than 1 month	54	54	49	47	48	48	52
1 to 3 months	31	27	28	28	24	28	24
4-6 months	9	10	11	12	14	13	10
7-9 months	2	3	4	5	4	4	3
10-12 months	2	2	3	2	3	3	4
More than 1 year	3	4	5	7	7	4	6
<i>Margin of error does not exceed (\pm)</i>	5	4	2	3	4	4	4

Table 6.4 compares spouses' length of time to find their current job by member's location. Fewer spouses overseas (44%) found their primary job in less than 1 month as compared to spouses located in the 50 States or District of Columbia (50%).

Table 6.4
Length of Time to Find Current Job by Member's Service

	50 States or District of Columbia	Overseas, American Samoa, Guam, US Virgin Islands, Puerto Rico
Less than 1 month	50	44
1 to 3 months	28	28
4-6 months	11	12
7-9 months	4	5
10-12 months	3	4
More than 1 year	5	6
<i>Margin of error does not exceed (\pm)</i>	1	4

Use of Skills and Training

With the number, frequency, and location of members' PCS moves, military spouses may be in jobs where they do not use their skills and training and as a result are underemployed. The following question asked spouses how much they used their skills and training at their current primary job.

Q52. To what extent does your current primary job allow you to use your skills and training?

- ***To a large extent***
- ***To a minor extent***
- ***Not at all***

Spouses who were currently looking for employment or wanted or needed work, were not currently looking for employment or did not want or need to work, including spouses who could have started a job, or could not have started a job because of temporary illness or for other reasons were excluded in these analyses.

Table 6.5 compares spouses' usage of skills and training across member's Service. More than half of spouses (58%) reported that their current primary job allowed them to use their skills and training to a large extent. No differences in the extent of use of skills and training were observed among Service groups.

Table 6.5
Usage of Skills and Training by Member's Service

	Total	DoD					Coast Guard
		Total	Army	Navy	Marine Corps	Air Force	
To a large extent	58	58	57	57	56	60	61
To a minor extent	32	32	31	33	34	30	30
Not at all	11	11	12	11	10	10	9
<i>Margin of error does not exceed (\pm)</i>	1	1	2	3	3	3	4

Table 6.6 compares spouses' usage of skills and training across member's paygrade. No differences were observed among paygrade groups.

Table 6.6
Usage of Skills and Training by Member's Paygrade

	Enlisted				Warrant Officers	Officers	
	E1-E3	E4	E5-E6	E7-E9	W1-W5	O1-O3	O4-O6
To a large extent	42	48	57	61	58	63	68
To a minor extent	44	36	32	30	35	29	25
Not at all	15	16	11	9	7	8	7
<i>Margin of error does not exceed (\pm)</i>	5	4	2	3	4	4	4

Table 6.7 compares spouses' usage of skills and training across member's location. More spouses within the 50 States and District of Columbia (59%) used their skills to a large extent than did spouses overseas (48%).

Table 6.7
Usage of Skills and Training by Member's Location

	50 States or District of Columbia	Overseas, American Samoa, Guam, US Virgin Islands, Puerto Rico
To a large extent	59	48
To a minor extent	31	37
Not at all	10	15
<i>Margin of error does not exceed (\pm)</i>	1	4

Contribution of Total Monthly Gross Household Income

In order to determine spouses' contribution to their total household's monthly gross income, survey participants were asked the following question.

Q54. How much does the income you receive from your job(s) contribute toward your total monthly gross (before-tax) household income?

- ***Major contribution***
- ***Moderate contribution***
- ***Minor contribution***
- ***No contribution***

Spouses who were currently looking for employment or wanted or needed work, were not currently looking for employment or did not want or need to work, including spouses who could have started a job, or could not have started a job because of temporary illness or for other reasons were excluded in these analyses.

Table 6.8 compares spouses' assessment of their contribution to total monthly gross household income across member's Service. Overall, 41% of spouses reported making a major contribution to their monthly household gross income. No differences were observed among Service groups.

Table 6.8***Contribution of Total Monthly Gross Household Income by Member's Service***

	Total	DoD					Coast Guard
		Total	Army	Navy	Marine Corps	Air Force	
Major Contribution	41	40	39	40	40	43	41
Moderate Contribution	31	31	32	32	31	29	28
Minor Contribution	26	26	27	26	25	25	29
No Contribution	3	3	3	2	4	3	3
<i>Margin of error does not exceed (\pm)</i>	1	1	2	3	3	3	4

Table 6.9 compares spouses' assessment of their contribution to total monthly gross household income across member's paygrade. No differences were observed among paygrade groups.

Table 6.9***Contribution of Total Monthly Gross Household Income by Member's Paygrade***

	Enlisted				Warrant Officers	Officers	
	E1-E3	E4	E5-E6	E7-E9	W1-W5	O1-O3	O4-O6
Major Contribution	47	45	45	40	33	32	25
Moderate Contribution	27	30	31	33	33	32	29
Minor Contribution	25	24	22	25	31	32	41
No Contribution	2	2	3	3	3	4	5
<i>Margin of error does not exceed (\pm)</i>	5	4	2	3	4	4	4

Table 6.10 compares spouses' assessment of their contribution to total monthly gross household income by member's location. Spouses overseas (32%) were less likely to indicate making a major contribution than spouses in the 50 States or District of Columbia (42%).

Table 6.10***Contribution of Total Monthly Gross Household Income by Member's Location***

	50 States or District of Columbia	Overseas, American Samoa, Guam, US Virgin Islands, Puerto Rico
Major Contribution	42	32
Moderate Contribution	31	32
Minor Contribution	25	31
No Contribution	3	5
<i>Margin of error does not exceed (\pm)</i>	1	4

Problems in Looking for or Holding a Job

Obstacles to military spouse employment include the family responsibilities, inadequate training, availability of childcare and transportation (Scarville, 1990). The next question asked spouses if any of the listed problems had occurred to them while looking for or holding a job. For each of the problems listed, spouses were asked to select from the following options: *major problem, minor problem, not a problem, and does not apply*.

Q57. In the past 12 months, how much of a problem has each of the following been for you in looking for or holding a job? (Answer for where you currently live.) (MARK ONE RESPONSE FOR EACH ITEM.

- a) Finding quality childcare*
- b) Finding affordable childcare*
- c) Arranging transportation to and from work*
- d) Time it takes to commute to and from work*
- e) Being overqualified for the available jobs*
- f) Lack of skills or training for the available jobs*
- g) Conflicts between work and parental or family responsibilities*
- h) Difficulty finding a job with an acceptable salary*
- i) Difficulty finding a job relevant to your career aspirations*
- j) Spouse's opposition to your working*
- k) Employers reluctant to hire military spouses*

Spouses who were not currently looking for employment or did not want or need to work were excluded from this analysis.

Tables 6.11-6.13 highlight the significant findings related to problems that spouses experienced in looking for or holding a job.

Table 6.11 compares responses among member's Service. Almost half of spouses (45%) reported finding affordable childcare as being a major problem in looking for or holding a job. Spouses of Coast Guard members (24%) were less likely to experience major problems in finding a job with an acceptable salary than spouses of the other Services' members (30-34%).

Table 6.11
Problems in Looking for or Holding a Job by Member's Service

	Total	DoD					Coast Guard
		Total	Army	Navy	Marine Corps	Air Force	
a. Finding Quality Childcare							
Major Problem	38	38	40	40	41	34	39
Minor Problem	31	31	31	28	30	33	33
Not a Problem	31	31	29	32	30	32	28
b. Finding Affordable Childcare							
Major Problem	45	45	47	46	48	41	47
Minor Problem	27	27	27	27	25	30	27
Not a Problem	27	27	26	27	26	29	26
c. Arranging Transportation to and from Work							
Major Problem	8	8	9	8	9	7	5
Minor Problem	14	14	14	13	15	13	12
Not a Problem	78	78	77	79	76	80	83
g. Conflicts between Work and Parental or Family Responsibilities							
Major Problem	22	22	21	24	21	21	24
Minor Problem	36	36	35	35	36	37	35
Not a Problem	42	42	44	40	42	42	41
h. Finding a Job with an Acceptable Salary							
Major Problem	31	31	33	30	34	30	24
Minor Problem	34	34	33	36	35	31	38
Not a Problem	35	35	34	35	31	38	38
i. Finding a Job Relevant to their Career Aspirations							
Major Problem	23	24	25	23	25	22	18
Minor Problem	31	31	31	31	33	31	30
Not a Problem	46	45	44	46	41	47	52
<i>Margin of error does not exceed (±)</i>	2	2	3	3	4	3	5

Note: Percentages pertain to the applicable population.

Table 6.12 compares responses among member's paygrade. Spouses of junior enlisted members were more likely to have major problems finding affordable childcare (E1-E3s, 57% and E4s, 56% vs. 25-48%) and arranging transportation to and from work (E1-E3s, 19% and E4s, 14% vs. 2-8%).

Table 6.12
Problems in Looking for or Holding a Job by Member's Paygrade

	Enlisted				Warrant Officers	Officers	
	E1-E3	E4	E5-E6	E7-E9	W1-W5	O1-O3	O4-O6
a. Finding Quality Childcare							
Major Problem	49	47	39	27	35	43	31
Minor Problem	26	27	31	34	27	29	36
Not a Problem	24	26	30	39	37	28	33
b. Finding Affordable Childcare							
Major Problem	57	56	48	36	32	41	25
Minor Problem	23	22	27	30	31	31	31
Not a Problem	19	22	25	34	37	28	43
c. Arranging Transportation to and from Work							
Major Problem	19	14	8	3	2	4	3
Minor Problem	23	19	14	10	10	7	10
Not a Problem	58	67	78	86	88	89	87
g. Conflicts Between Work and Parental or Family Responsibilities							
Major Problem	19	22	23	19	22	22	25
Minor Problem	31	32	38	35	35	33	39
Not a Problem	50	45	39	45	43	46	36
h. Finding a Job with an Acceptable Salary							
Major Problem	31	36	32	31	31	30	24
Minor Problem	33	33	35	33	36	33	32
Not a Problem	36	31	34	36	33	38	45
i. Finding a Job Relevant to their Career Aspirations							
Major Problem	26	31	23	18	27	26	21
Minor Problem	34	30	31	33	30	29	28
Not a Problem	41	39	46	48	43	45	51
<i>Margin of error does not exceed (±)</i>	5	4	2	4	6	5	5

Note: Percentages pertain to the applicable population.

Table 6.13 compares spouses' responses among member's location. Spouses overseas were more likely to have major problems in finding a job relevant to their career aspirations (33% vs. 22%) and were less likely to have major conflicts between work and parental or family responsibilities (17% vs. 23%).

Table 6.13

Problems in Looking for or Holding a Job by Member's Location

	50 States or District of Columbia	Overseas, American Samoa, Guam, US Virgin Islands, Puerto Rico
a. Finding Quality Childcare		
Major Problem	38	39
Minor Problem	31	32
Not a Problem	31	29
b. Finding Affordable Childcare		
Major Problem	46	42
Minor Problem	27	29
Not a Problem	27	29
c. Arranging Transportation to and from Work		
Major Problem	8	6
Minor Problem	13	17
Not a Problem	79	77
g. Conflicts Between Work and Parental or Family Responsibilities		
Major Problem	23	17
Minor Problem	36	35
Not a Problem	41	48
h. Finding a Job with an Acceptable Salary		
Major Problem	31	31
Minor Problem	33	35
Not a Problem	35	34
i. Finding a Job Relevant to their Career Aspirations		
Major Problem	22	33
Minor Problem	31	30
Not a Problem	47	37
<i>Margin of error does not exceed (±)</i>	2	4

Note: Percentages pertain to the applicable population.

Summary

Chapter 6 examines spouse employment rates and other employment issues including length of time to find a job, usage of skills and training, contribution to household income, and problems finding or holding a job.

Overall, spouses of active-duty members (35%) were more likely to be out of the labor market than individuals in the United States married population (16%). When analyzing the unemployment rate for military spouses in the labor force (those who work or actively look for work), spouses of active-duty members were three times more likely to be unemployed and looking for work than individuals in the United States' married population. Almost half (49%) of spouses found a job in less than 1 month and 58% of spouses reported that their job allowed them to use their skills and training to a large extent. Two-in-five spouses (41%) reported that their income made a major contribution to their total monthly gross household income and almost half of spouses (45%) reported that finding affordable childcare was a major problem in looking for or holding a job.

The examination of spouse employment rates by Service showed spouses of Coast Guard members (86% vs. 73-81%) were more likely to be employed in civilian jobs while spouses of Air Force members (23% vs. 7-16%) were more likely to be in the Armed Forces than spouses of other Service members. In terms of problems in looking for or holding a job, spouses of Coast Guard members (24%) were less likely to experience major problems in finding a job with an acceptable salary than spouses of the other Services' members (30-34%). No other Service differences were found when analyzing other employment issues.

The analysis of spouse employment rates by paygrade revealed spouses of commissioned officers (O1-O3, 43% and O4-O6, 49%) were more likely to be out of the labor market than were the spouses of Service members of other paygrades (29-37%). Spouses of junior enlisted members were more likely to have major problems finding affordable childcare (E1-E3s, 57% and E4s, 56% vs. 25-48%) and arranging transportation to and from work (E1-E3s, 19% and E4s, 14% vs. 2-8%).

Spouses overseas (42%) were more likely to be out of the labor force than spouses in the 50 States or District of Columbia (34%). The analysis of spouse employment also revealed spouses overseas were more likely to be in the Armed Forces (21% vs. 16%) and less likely to be employed in civilian jobs (69% vs. 76%). Fewer spouses overseas (44%) found their primary job in less than 1 month than spouses located in the 50 States or District of Columbia (50%). More spouses in the 50 States or District of Columbia (59%) used their skills to a large extent than did spouses overseas (48%). Spouses overseas (32%) were less likely to indicate making a major contribution than spouses in the 50 States or District of Columbia (42%). Spouses overseas were more likely to have major problems in finding a job relevant to their career aspirations (33% vs. 22%) but were less likely to have major conflicts between work and parental or family responsibilities (17% vs. 23%).

Chapter 7: Financial Position of Households

This chapter describes spouses' responses concerning their financial position. The first section examines military households' average monthly gross income, total level of personal unsecured debt, and savings. The remaining sections assess saving habits, types of financial support received from government programs and descriptions of military households' financial condition and problems. A summary of notable findings concerning military households' financial information is presented in the final section of this chapter. Complete tables supporting the figures and analysis reported here appear in Deak et al. (2001b).

Income, Debt, and Savings

Total Monthly Gross Household Income

In order to assess the overall gross income for households, survey participants were asked the following question.

Q93. What is your total monthly gross (before-tax) household income from all sources?
(Please include your spouse's military earnings, your earnings, and income or financial support from any other source.)

- ***\$1-1,000***
- ***\$1,001-2,000***
- ***\$2,001-3,000***
- ***\$3,001-4,000***
- ***\$4,001-5,000***
- ***\$5,001-6,000***
- ***\$6,001-7,000***
- ***\$7,001-8,000***
- ***\$8,001-9,000***
- ***\$9,001-10,000***
- ***\$10,000 and above***

For purposes of this report, responses were recoded to the category midpoint. Responses in the *\$10,001 and above* category were set to *\$10,000*.

While the Department of Defense uses a standard payscale, the differences in paygrade distributions can have a potential impact on all financial items. Table 7.1 shows total monthly gross household income by member's Service, paygrade, and location. As shown, Air Force households (\$4,411) reported the highest average income while Marine Corps households (\$3,833) reported the lowest average income. As expected the higher paygrades had a higher

average household income while the lower paygrades had a lower average household income. Households living in the 50 States or District of Columbia (\$4,222) had a higher average household income than did households living overseas (\$3,957).

Table 7.1

Total Monthly Gross Household Income by Member's Service, Paygrade, and Location

Total Monthly Gross Household Income (Dollars)	
Total	4,183
Total DoD	4,180
Service	
Army	4,028
Navy	4,233
Marine Corps	3,883
Air Force	4,411
Coast Guard	4,279
Paygrade	
E1-E3	2,652
E4	2,803
E5-E6	3,660
E7-E9	4,275
W1-W5	5,064
O1-O3	5,138
O4-O6	6,850
Location	
Overseas	3,957
50 States and District of Columbia	4,222
Margin of error does not exceed (\pm)	\$42-152

Average Level of Personal Unsecured Debt

The following question asked survey participants to report their level of personal unsecured debt.

Q99. After the last payment was made on personal unsecured debt, what was the total amount you and your spouse still owed? (Include all credit cards, debt consolidation loans, AAFES loans, NEXCOM loans, student loans, and other personal loans; exclude home mortgage and car loans,)

- ***\$0***
- ***\$1-1,000***
- ***\$1,001-2,500***
- ***\$2,501-5,000***
- ***\$5,001-7,500***
- ***\$7,501-10,000***
- ***\$10,001-12,500***
- ***\$12,501-15,000***
- ***\$15,001-17,500***
- ***\$17,501-20,000***
- ***\$20,001 and above***

For purposes of this report, responses were recoded to the category midpoint. Responses in the *\$20,001 and above* category were set to *\$20,000*.

Table 7.2 shows the average level of personal unsecured debt by member's Service, paygrade, and location. As shown, Marine Corps (\$6,461) had the lowest average level of personal unsecured debt as compared to other households (\$6,684-7,359). E7-E9 and W1-W5 (\$7,730 and \$7,742) had a higher average level of personal unsecured debt while E1-E3 (\$4,678) households had the least amount of personal unsecured debt. Spouses living overseas (\$6,171) reported a lower average level of personal unsecured debt than did households living in the 50 States or District of Columbia (\$7,170). These results can be expected because military members must be in good financial standing to be selected for overseas service.

Table 7.2***Average Level of Personal Unsecured Debt by Member's Service, Paygrade, and Location***

Average Level of Personal Unsecured Debt (Dollars)	
Total	7,022
Total DoD	7,031
Service	
Army	6,982
Navy	7,359
Marine Corps	6,461
Air Force	6,988
Coast Guard	6,684
Paygrade	
E1-E3	4,678
E4	5,930
E5-E6	7,595
E7-E9	7,730
W1-W5	7,742
O1-O3	7,504
O4-O6	5,420
Location	
Overseas	6,171
50 States and District of Columbia	7,170
<i>Margin of error does not exceed (\pm)</i>	\$130-461

Description of Household Savings

In terms of household savings, the following question assesses survey participants' total level of savings.

Q94. Roughly what is the total amount of savings you and your spouse have? (Please include funds in bank accounts, IRAs, money market accounts, Certificates of Deposits (CDs), savings bonds, mutual funds, stocks and/or bonds.)

- ***\$0***
- ***\$1-1,000***
- ***\$1,001-2,500***
- ***\$2,501-5,000***
- ***\$5,001-7,500***
- ***\$7,501-10,000***
- ***\$10,001-12,500***
- ***\$12,501-15,000***
- ***\$15,001-17,500***
- ***\$17,501-20,000***
- ***\$20,001-50,000***
- ***\$50,001-100,000***
- ***\$100,001 and above***

For purposes of this report, to calculate the average level of savings, responses were recoded to the category midpoint. Responses in the *\$100,001 and above* category were set to *\$100,000*. To calculate the percentage of households with savings, responses greater than zero were coded as 'households with savings' and responses equal to zero were coded as 'households with no savings'.

Table 7.3 shows the average level of savings and percentage of households with savings by member's Service, paygrade, and location. Overall 83% of military households indicated they had savings. Within DoD Services, Air Force households reported the highest average savings (\$17,847) and Marine Corps households reported the lowest (\$11,342). Household savings increased as paygrade increased from midgrade enlisted (E5-E6) to senior officers (O4-O6).

Table 7.3
Average Household Savings by Member's Service, Paygrade, and Location

Household Savings		
	Households with Savings (%)	Average Household Savings (Dollars)
Total	82.6	14,981
Total DoD	82.5	14,936
Service		
Army	78.9	13,657
Navy	83.9	14,682
Marine Corps	80.2	11,342
Air Force	86.5	17,847
Coast Guard	85.9	16,624
Paygrade		
E1-E3	62.5	1,517
E4	65.8	2,104
E5-E6	80.0	5,968
E7-E9	90.3	16,266
W1-W5	92.6	21,596
O1-O3	96.0	28,708
O4-O6	98.8	61,180
Location		
Overseas	86.0	15,649
50 States and District of Columbia	82.0	14,865
<i>Margin of error does not exceed (±)</i>	1-3%	\$.3K-2K

Total Monthly Income Spent on Debt

The following questions on monthly rent or mortgage payments, loan and lease payments on cars, trucks, and motorcycles, and personal unsecured debt payments were used to analyze total monthly income spent on debt.

Q96. What is the total amount you and your spouse paid last month for rent or mortgage?

- \$0
- \$1-400
- \$401-800
- \$801-1,200
- \$1,201-1,600
- \$1,601-2,000
- \$2,001 and above

For purposes of this report, responses were recoded to the category midpoint. Responses in the \$2,001 and above category were set to \$2,000.

Q97. What is the total amount you and your spouse paid last month for all loans and leases on cars, trucks, or motorcycles?

- \$0
- \$1-250
- \$251-500
- \$501-750
- \$751-1,000
- \$1,001-1,250
- \$1,251-1,500
- \$1,501 and above

For purposes of this report, responses were recoded to the category midpoint. Responses in the \$1,501 and above category were set to \$1,500.

Q98. What is the amount of payments that you and your spouses made last month to cover personal unsecured debt? (Include all credit cards, debt consolidation loans, AAFES loans, NEXCOM loans, student loans, and other personal loans; exclude home mortgage and car loans.)

- \$0
- \$1-150
- \$151-300
- \$301-450
- \$451-600
- \$601-750
- \$751-900
- \$901-1,050
- \$1,051 and above

For purposes of this report, responses were recoded to the category midpoint. Responses in the \$1,501 and above category were set to \$1,500.

Table 7.4 shows the total monthly income spent on debt by member's Service, paygrade, and location. Spouses of Navy members reported a higher monthly rent payment to monthly household income (19%) than did spouses of other Service members (15-17%). Spouses of senior officers (O4-O6) reported a lower total monthly debt (36% vs. 40-51%), vehicle payment (7% vs. 11-19%), and monthly unsecured debt payment (11% vs. 14-18%) to income ratios than spouses of Service members from other paygrades. Spouses overseas reported a lower total monthly debt (40% vs. 46%), rent payment (12% vs. 17%), and vehicle payment (13% and 15%) to income ratios than spouses in the 50 States or District of Columbia.

Table 7.4
Total Monthly Income Spent on Debt by Member's Service, Paygrade, and Location

	Total Debt to Income (%)	Rent/Mortgage to Income (%)	Unsecured Debt Payment to Income (%)	Vehicle Payment to Income (%)
Total	46	16	15	15
Total DoD	46	16	15	15
Service				
Army	46	15	16	16
Navy	48	19	15	14
Marine Corps	48	17	15	16
Air Force	42	15	15	13
Coast Guard	44	17	15	13
Paygrade				
E1-E3	48	15	16	18
E4	51	14	18	19
E5-E6	48	16	16	16
E7-E9	44	18	14	13
W1-W5	43	17	14	13
O1-O3	40	16	14	11
O4-O6	36	19	11	7
Location				
Overseas	40	12	16	13
50 States and District of Columbia	46	17	15	15
<i>Margin of error does not exceed (±)</i>	±3	±1	±1	±1

Saving Habits of Military Households

In order to assess the saving habits of military households, survey participants were asked the following question.

Q101. Which of the following statements comes closest to describing the saving habits of you and your spouse? (MARK ONE.)

- ***Don't save – usually spend more than income***
- ***Don't save – usually spend about as much as income***
- ***Save whatever is left over at the end of the month – no regular plan***
- ***Save income of one family member, spend the other***
- ***Spend regular income, save other income***
- ***Save regularly by putting money aside each month***

Table 7.5 shows the saving habits of military households by member's Service. Roughly 3 out of 4 households (74%) had some sort of savings plan. More Air Force households (44%) saved regularly by putting money aside each month than did households from other DoD Services (34-38%).

Table 7.5
Saving Habits of Military Households by Member's Service

Saving Habits	Total	DoD					Coast Guard
		Total	Army	Navy	Marine Corps	Air Force	
Don't save – usually spend more than income	4	4	5	4	5	3	4
Don't save – usually spend as much as income	22	22	23	23	24	20	22
Save whatever is left over at the end of the month – no regular plan	30	30	29	32	32	27	29
Save income of one family member, spend the other	3	3	3	3	3	3	3
Spend regular income, save other income	2	2	2	1	2	2	2
Save regularly by putting money aside each month	39	39	37	38	34	44	40
<i>Margin of error does not exceed (±)</i>	1	1	2	2	2	2	3

Table 7.6 shows the saving habits of military households by member's paygrade. More O1-O3 households (62%) and O4-O6 households (74%) saved regularly by putting money aside each month than did other households (16-49%).

Table 7.6
Saving Habits of Military Households by Member's Paygrade

Saving Habits	Enlisted				Warrant Officers	Officers	
	E1-E3	E4	E5-E6	E7-E9	W1-W5	O1-O3	O4-O6
Don't save – usually spend more than income	7	7	5	3	2	2	1
Don't save – usually spend as much as income	34	34	26	17	14	10	6
Save whatever is left over at the end of the month – no regular plan	39	35	34	28	31	19	13
Save income of one family member, spend the other	2	3	3	3	3	5	3
Spend regular income, save other income	1	2	2	2	2	2	2
Save regularly by putting money aside each month	16	19	31	47	49	62	74
<i>Margin of error does not exceed (±)</i>	3	2	2	2	3	3	2

Table 7.7 shows the saving habits of military households by member's location. Fewer households in the 50 States or District of Columbia (38%) saved regularly by putting money aside each month than did households overseas (46%).

Table 7.7
Saving Habits of Military Households by Member's Location

Saving Habits	50 States or District of Columbia	Overseas, American Samoa, Guam, US Virgin Islands, Puerto Rico
Don't save – usually spend more than income	4	3
Don't save – usually spend as much as income	23	16
Save whatever is left over at the end of the month – no regular plan	30	28
Save income of one family member, spend the other	3	5
Spend regular income, save other income	2	2
Save regularly by putting money aside each month	38	46
<i>Margin of error does not exceed (±)</i>	1	2

Households Receiving Financial Support from Government Programs

In order to assess the percentage of military households receiving additional income or financial support from other sources, the following question was asked.

Q92. During the past 12 months, did you and your spouse receive any income or financial support from the following sources? (MARK ALL THAT APPLY.)

- ***A second job***
- ***Alimony***
- ***Child support***
- ***Supplemental Security Income (SSI)***
- ***Unemployment or Worker's Compensation***
- ***State-funded childcare assistance***
- ***Women, Infants, and Children (WIC)***
- ***Food Stamp Program***
- ***Head Start Program***
- ***Aid to Families with Dependent Children (AFDC)***
- ***Medicaid***
- ***Other (specify)***

For purposes of this report, the use of the following five federally funded government financial programs by households were evaluated: Supplemental Security Income (SSI); Special Supplemental Nutrition Program for Women, Infants, and Children (WIC); Food Stamp Program; Aid to Families with Dependent Children (AFDC); and Medicaid.

Among the government programs analyzed, WIC was the only program where comparisons could be made among the subgroups. Often due to small cell size and high margin of error, there were no differences among the subgroups for financial support from the Food Stamp Program, AFDC, or Medicaid, SSI.

Table 7.8 shows households receiving government financial support by member's Service. Fourteen percent (14%) of households overall received financial assistance from WIC. This percentage was higher than the percentage of members who received assistance from the other four government programs evaluated (Table 7.8). A higher percentage of Marine households (21%) received financial support from WIC than did households from other Services (10-16%).

Table 7.8***Households Receiving Financial Support from Government by Member's Service***

	Total	DoD					Coast Guard
		Total	Army	Navy	Marine Corps	Air Force	
Supplemental Security Income (SSI)	0.8	0.8	1.2	0.6	0.7	0.5	0.8
Women, Infants, and Children (WIC)	14.1	14.1	15.1	14.9	21.4	9.8	15.6
Food Stamp Program	1.0	1.0	1.6	0.8	1.8	0.3	0.6
Aid to Families with Dependent Children (AFDC)	0.1	0.1	0.1	0.1	0.1	0.0	0.0
Medicaid	0.8	0.8	1.0	0.7	0.7	0.6	0.3
<i>Margin of error does not exceed (\pm)</i>	1	1	1	1	2	1	2

Table 7.9 shows households receiving government financial support by member's paygrade. A higher percentage of E1-E3 households (34%) and E4 households (32%) received financial support from WIC than did other households (0.2-18%).

Table 7.9***Households Receiving Financial Support from Government by Member's Paygrade***

	Enlisted				Warrant Officers	Officers	
	E1-E3	E4	E5-E6	E7-E9	W1-W5	O1-O3	O4-O6
Supplemental Security Income (SSI)	1.1	1.1	1.0	0.8	0.5	0.1	0.2
Women, Infants, and Children (WIC)	34.0	31.6	17.9	3.0	2.9	1.4	0.2
Food Stamp Program	4.5	3.5	0.7	0.2	0.0	0.0	0.0
Aid to Families with Dependent Children (AFDC)	0.3	0.1	0.1	0.1	0.0	0.0	0.0
Medicaid	1.9	0.3	1.0	0.3	0.1	0.3	0.1
<i>Margin of error does not exceed (\pm)</i>	3	2	1	3	3	1	0

Table 7.10 shows households receiving government financial support by member's location. No differences were present among the location subgroup.

Table 7.10***Households Receiving Financial Support from Government by Member's Location***

	50 States or District of Columbia	Overseas, American Samoa, Guam, US Virgin Islands, Puerto Rico
Supplemental Security Income (SSI)	0.8	0.6
Women, Infants, and Children (WIC)	15.2	7.6
Food Stamp Program	1.1	0.8
Aid to Families with Dependent Children (AFDC)	0.1	0.0
Medicaid	0.8	0.5
<i>Margin of error does not exceed (\pm)</i>	1	1

Financial Problems Experienced by Households in Past 12 Months

In order to assess financial problems experienced by military households, survey participants were asked the following question.

***Q102. In the past 12 months, did any of the following happen to you and your spouse?
(MARK ALL THAT APPLY.)***

- *Bounced two or more checks*
- *Received a letter of indebtedness (e.g., a letter from a lender to your spouse's commanding officer that payment is late)*
- *Had your spouse's wages garnished*
- *Fell behind in paying your rent or mortgage*
- *Fell behind in paying your credit card, AAFES, or NEXCOM account*
- *Was pressured to pay bills by stores, creditors, or bill collectors*
- *Had a bill collector contact your spouse's unit leader*
- *Pawned or sold-off valuables to make ends meet*
- *Borrowed money from friends or relatives to help you with a financial difficulty*
- *Borrowed money through an Emergency Loan Assistance Program or a Service Aid Society*
- *Had your utilities (telephone, cable, water, heat, or electricity) shut off*
- *Had a car, household appliances, or furniture repossessed*
- *Was unable to afford needed medical care*
- *Went bankrupt (declared personal bankruptcy)*
- *None of the above*

For purposes of this report, analysis focuses on the following financial experiences: none of the above; borrowed money from friends or relatives; bounced two or more checks; fell behind in paying credit cards; and pressured to pay bills. These were the only experiences in this question where comparisons could be made among the subgroups.

Table 7.11 shows financial problems experienced by households in the past 12 months by member's Service. The majority of households (69%) had not experienced any of the listed financial problems in the past 12 months. Spouses of Air Force members (77%) were more likely to report having no problems than spouses of other Service members (63-72%).

Table 7.11
Financial Problems Experienced in Past 12 Months by Member's Service

	Total	DoD					Coast Guard
		Total	Army	Navy	Marine Corps	Air Force	
None of the above	69	69	66	68	63	77	72
Borrowed money from friends and relatives	14	14	16	15	20	10	13
Bounced two or more checks	13	13	15	15	15	10	12
Fell behind in paying credit card	13	13	15	12	17	9	10
Was pressured to pay bills	10	10	12	10	13	6	9
<i>Margin of error does not exceed (\pm)</i>	1	1	1	2	2	1	3

Table 7.12 shows financial problems experienced by households in the past 12 months by member's paygrade. Spouses of senior officers (O4-O6, 94%) were more likely to report "none of the above" than spouses of Service members from other paygrades (38-86%).

Table 7.12
Financial Problems Experienced in Past 12 Months by Member's Paygrade

	Enlisted				Warrant Officers	Officers	
	E1-E3	E4	E5-E6	E7-E9	W1-W5	O1-O3	O4-O6
None of the above	38	45	65	82	86	86	94
Borrowed money from friends and relatives	38	30	16	6	5	5	2
Bounced two or more checks	28	25	15	7	6	7	3
Fell behind in paying credit card	23	23	15	8	6	4	3
Was pressured to pay bills	25	20	11	5	4	2	1
<i>Margin of error does not exceed (\pm)</i>	3	2	1	2	2	2	1

Table 7.13 shows financial problems experienced by households in the past 12 months by member's location. Spouses overseas (74%) were less likely than spouses in the 50 States or District of Columbia (69%) to experience problems any of the listed problems.

Table 7.13

Financial Problems Experienced in Past 12 Months by Member's Location

	50 States or District of Columbia	Overseas, American Samoa, Guam, US Virgin Islands, Puerto Rico
None of the above	69	74
Borrowed money from friends and relatives	15	10
Bounced two or more checks	14	11
Fell behind in paying credit card	13	11
Was pressured to pay bills	10	7
<i>Margin of error does not exceed (\pm)</i>	1	2

Financial Condition of Households

To assess the financial condition of the military household, survey participants were asked the following question.

Q100. Which of the following best describes the financial condition of you and your spouse?

- *Very comfortable and secure*
- *Able to make ends meet without much difficulty*
- *Occasionally have some difficulty making ends meet*
- *Tough to make ends meet but keeping your head above water*
- *In over your head*

Table 7.14 shows the financial condition of households by member's Service. Over half (52%) of households reported their financial condition as being very comfortable and secure or able to make ends meet without much difficulty.

Table 7.14**Financial Condition of Households by Member's Service**

	Total	DoD					Coast Guard
		Total	Army	Navy	Marine Corps	Air Force	
Very comfortable and secure	13	13	13	11	11	15	11
Able to make ends meet without much difficulty	39	39	37	38	39	41	42
Occasionally have some difficulty making ends meet	28	28	28	31	28	27	27
Tough to make ends meet but keeping your head above water	17	17	18	17	18	15	17
In over your head	3	3	4	3	4	2	3
<i>Margin of error does not exceed (\pm)</i>	1	1	2	2	2	2	3

Table 7.15 shows the financial condition of households by member's paygrade. No differences were present among the paygrade groups.

Table 7.15**Financial Condition of Households by Member's Paygrade**

	Enlisted				Warrant Officers	Officers	
	E1-E3	E4	E5-E6	E7-E9	W1-W5	O1-O3	O4-O6
Very comfortable and secure	4	5	7	13	15	24	38
Able to make ends meet without much difficulty	24	28	36	47	48	50	44
Occasionally have some difficulty making ends meet	34	35	33	25	27	18	13
Tough to make ends meet but keeping your head above water	30	26	20	13	10	7	4
In over your head	8	6	3	2	1	1	1
<i>Margin of error does not exceed (\pm)</i>	3	2	2	2	3	3	3

Table 7.16 shows the financial condition of households by member's location. Spouses living overseas (61%) were more likely to describe their financial condition as very comfortable and secure or able to make ends meet without much difficulty than spouses in the 50 States or District of Columbia (50%).

Table 7.16***Financial Condition of Households by Member's Location***

	50 States or District of Columbia	Overseas, American Samoa, Guam, US Virgin Islands, Puerto Rico
Very comfortable and secure	12	18
Able to make ends meet without much difficulty	38	43
Occasionally have some difficulty making ends meet	29	26
Tough to make ends meet but keeping your head above water	18	12
In over your head	3	2
<i>Margin of error does not exceed (\pm)</i>	1	2

Summary

Chapter 7 presents comparisons of the financial positions of military households. Subgroup comparisons were made for the following indicators of financial position: average income, debt, and savings, savings habits, receipt of financial support from five government resources, and experiences with 14 types of financial problems.

Overall, the average monthly gross household income indicated by spouses was \$4,183, their average personal unsecured debt was \$7,022, and their average savings was \$14,981. As a whole, spouses indicated that 46% of their monthly income was spent on debt. Overall 74% of military households had some sort of savings plan and 83% of households had some money in savings. Over half (52%) of spouses reported that they were very comfortable/secure or able to make ends meet without much difficulty. Of the five government financial support programs evaluated (i.e., SSI, WIC, Food Stamp Program, AFDC, and Medicaid), proportionately more spouses received WIC (14%) than reported receiving from the other programs. A higher percentage of spouses (69%) indicated that they had not experienced any of the listed financial problems than indicated they had experienced any of the problems.

While the Department of Defense uses a standard payscale, Service differences may be explained by the differences in paygrade distributions. For example, a higher percentage of Marines are E1-E3s while more Air Force members are officers. Of the DoD Services, Air Force reported the highest average income and savings, while Marine Corps reported the lowest average savings and personal unsecured debt. More Air Force households (44%) saved regularly by putting money aside each month than did households from other DoD Services (34-38%). In addition, spouses of Air Force members (77%) were more likely to report having no financial problems than spouses of other Service members (63-72%). More Marine households (21%) received financial support from WIC than did households from other Services (10-16%).

As expected income and savings increased as paygrade increased. Spouses of senior officers (O4-O6) reported a lower total monthly debt to income ratio than did spouses from other paygrades. E7-E9 and W1-W5 had a higher average of personal unsecured debt while E1-E3 households had the least amount of personal unsecured debt. More O1-O3 households (62%) and O4-O6 households (74%) saved regularly by putting money aside each month than did other households (16-49%). A higher percentage of E1-E3 households (34%) and E4 households (32%) received financial support from WIC than did other households (0.2-18%). Spouses of senior officers (O4-O6, 94%) were more likely to report having no financial problems than spouses of Service members of other paygrades (38-86%).

Households living in the 50 States or District of Columbia had a higher average household income than did households living overseas. Despite having a lower average income, military households overseas reported being in better financial condition than those households in the 50 States or District of Columbia. Location comparisons revealed spouses overseas reported a lower total level of personal unsecured debt and a lower total monthly debt to income ratio than spouses in the 50 States or District of Columbia. More spouses overseas (46%) saved regularly by putting money aside each month than did households in the 50 States or District of Columbia (38%). Spouses overseas (61%) were more likely to describe their financial condition as very comfortable and secure or able to make ends meet without much difficulty than spouses in the 50 States or District of Columbia (50%). Finally spouses overseas (74%) were more likely to report having no financial problems than spouses in the 50 States or District of Columbia (69%).

References

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